

# OFFICE PRACTICE



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Office Practice

**Southern Branch  
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OCT 21 1925  
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JUN 7 1927  
JAN 3 1928  
DEC 8 1927  
JUL 8 1928  
MAR 27 1929  
APR 10 1929  
JAN 30 1930  
JAN 5 1931  
FEB 2 1931  
APR 13 1945  
APR 28 1941  
JUL 8 1947

MAY 4 1953

Dec 27 '53

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## OFFICE PRACTICE



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TORONTO

# OFFICE PRACTICE

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16861  
New York

THE MACMILLAN COMPANY

1917

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Set up and electrotyped. Published April, 1917.  
Reprinted September, 1917.

ARMOUR, JAMES  
HOMAN, JR.

Norwood Press  
J. S. Cushing Co. — Berwick & Smith Co.  
Norwood, Mass., U.S.A.

Gift - Rehabilitation Dept. U.C.S.B. 1923

## PREFACE

THIS book reflects the knowledge that was acquired by its writers during an apprenticeship of many years in business prior to taking up the profession of teaching, and the use to which that knowledge was put in originating and developing a course in Office Practice in the school with which they are connected.

If some matters that are obvious to the adult mind are treated in much detail, it may be well to bear in mind that the naïveté of students of high school age towards the simplest forms of office work makes it necessary to begin instruction upon the assumption that students know practically nothing about the mechanism of an office or the details of its work.

The average high school student is fairly well equipped with a general elementary education when he enters business, but his capabilities are heavily discounted by business men because he is not familiar with the details of office work and the uses of office equipment. Moreover, business men do not care to be subjected to the loss of valuable time and the annoyances occasioned through being forced to teach young employees things that could be covered in practical commercial courses. It must be rather discouraging for the young graduate to learn, when he enters business life, that his stenography and typewriting and bookkeeping are but a few of the many things that he is expected to know.

Definitely organized courses in general office training should be a part of the work of every commercial high school. The greatest care should be exercised by the organizers of these courses to limit them to things that are essential and that are typical of

a well-organized office. Where possible, the classes should be taught by teachers who have had actual business experience. The aim of such courses should be, not the immediate development of executives, but the training of students to become intelligent and dependable subordinates who will possess the initiative that may enable them, through the experience they will acquire in business, to rise later to executive positions.

The sections on telegrams and cablegrams, telephone, filing, and directories have been read and approved by recognized authorities in the respective fields. Grateful acknowledgment is made for the interest shown and valuable criticisms and suggestions offered by the following gentlemen: Messrs. F. W. Lienau and Joseph Tausek of the Western Union Telegraph Company; Mr. Allen B. Stearns of the New York Telephone Company; Mr. A. J. Amberg of the Amberg File & Index Company; Mr. Hugh P. Shilstone of the Library Bureau; and Mr. R. L. Polk of R. L. Polk & Company.

No attempt has been made to list the institutions, publishing houses, and business firms that contributed letters, specimen pages, extracts, photographs, electrotypes, and maps for use as illustrative material, but their coöperation and generosity are here gratefully acknowledged, and the sources of the material so supplied are noted as they appear in the text.

Miss Cahill is indebted to Miss Agnes C. Ruggeri for valuable assistance in the work of organizing the classes in Office Practice, for her contribution of the sections on Incoming Mail and on Filing, and for collaboration in the sections on Outgoing Mail; also to Mr. John B. Opdyke, Chairman of the Department of English, Julia Richman High School, for his kindness in editing the proof and for valuable suggestions while the work was in progress; and to Dr. Arthur M. Wolfson, the Principal, for his hearty and effective coöperation in the organization of pioneer work in this subject.

NEW YORK, March, 1917.

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## TO THE STUDENT

When one of the world's preëminent geniuses said, "Genius is only an infinite capacity for taking pains," he spoke for the world of art and music and letters in which he lived his life. He little knew how much truer the epigram would be when applied to business genius in the twentieth century. The examples are all around us. You have watched many men mount, step by step, the ladder of success. There seems no special reason, no dazzling genius; yet up they go, carried by the force of their faculties for *doing small things well*.

From *Letter Builders' Tools*, Alexander Hamilton Institute.

THIS book is just an attempt to teach you to do some small things well; but there are a few matters in connection with office duties that have not been mentioned because they cannot really be classed among the small things. They are rather the *small* things that help so materially to make the *big* man or woman.

What are these "small-big" things?

The day you enter a business house, make up your mind that you are going to work for your employer's interests as you would work for your own. This is *coöperation*. In the long run, the success of your employer means success for you. He may not seem to appreciate your work, but do not forget that every man who has a business of his own or who occupies an executive position has many worries that may occupy his mind for long periods of time, to the apparent exclusion of a proper consideration of your interests. That is the price he pays for his success. That is the price that you, too, will some day be called upon to pay because you were ambitious and because you have succeeded.

Expect to meet rebuffs and disappointments. No one ever advanced who could not rise above them, and you must not hope to be the great exception. In time, good work will be appreciated by the average man; but so long as you are content to accept the salary he is willing to pay, be *loyal* and work for his interests. If, after viewing the matter from every angle, you are convinced that you are not being treated properly, change your position. But make it a point of honor never to discuss your employer's business affairs with outsiders or with fellow employees who are not entitled to know them.

Be *truthful*. Truthfulness is a good business asset.

Be *studious*. Be a student all your life — not necessarily of books, but of men and women. The men and women that are around you are the most interesting books you could read. Understanding people means getting on with them, and is one of the qualities that must be possessed by every one who is ambitious to succeed.

Be *receptive*. Never permit yourself to become too old to learn.

Don't be a *knocker*. Knocking is a trait that you cannot afford to possess. If you cannot say something pleasant, say nothing.

Don't be a *shirker*. It takes less time to do things well than it often takes to avoid doing them.

Don't be a *coward*. Face your difficulties. The whole business world is a web as intricate and as puzzling on first appearance as is the spider's web; but if looked at closely, it will be found, like the spider's web, to be a perfect system of complications and intricacies that may be understood.

These are some things that count very much in business — the things that make up *personality* in the true sense of the word.

## OFFICE PRACTICE





# OFFICE PRACTICE

## PART I

### OFFICE MAIL — INCOMING

- SECTION 1 Opening the Mail
  - Mechanical Devices
- SECTION 2 Examining the Mail
  - Looking for the Signature
  - Checking Enclosures
- SECTION 3 Sorting the Mail
  - Where the Volume of Mail is Small
  - Where the Volume of Mail is Large
  - Where the Volume of Mail is Enormous
- SECTION 4 Dating the Mail
  - Mechanical Devices
- SECTION 5 Systematizing the Work
  - Applied to Incoming Mail

## SECTION 1

### OPENING THE MAIL

The one office activity which touches every business, great or small, is the handling of correspondence — the everyday task of getting out the mail on time and in the best possible shape.

EDWARD MOTT WOOLLEY, *The Library of Business Practice*.

THE task of taking care of the mail resolves itself into two problems — the efficient handling of the mail that comes into the office and of the mail that goes out. The incoming mail must be

quickly and correctly distributed to the proper departments, so that no time shall be lost in carrying on the transactions involved. This element of time is a very important consideration in modern business. Men plan the saving of time to-day as carefully as they once planned the saving of money. Let us consider this problem, which is often in the hands of the youngest clerk in the office.

How to handle the incoming mail of any office depends largely upon the nature of the business and its volume. On the one hand, there is the mail of the professional man, so limited in quantity and of such nature as to call for his personal attention. On the other hand, there is the mail of any large corporation, averaging sometimes as much as four tons a day. Between the two, there are numberless grades of difference in the volume of mail handled by different houses.

The clerk who knows how to handle the mail of the *average* business office, who understands how to use the more common mechanical devices, and who so plans his work as to be able to handle the duties of his clerkship with the maximum efficiency, will experience no difficulty whatever in adapting himself to the methods in vogue in any office. It is the purpose of this book to familiarize students with the procedure of the *average* business office.

### *Mechanical Devices*

In opening envelopes, care must be taken not to cut through checks or similar enclosures. To avoid this, the safest instrument to use is the ordinary envelope opener or paper cutter. Some clerks prefer scissors. Where the volume of correspondence is large, slitting machines are sometimes employed.

### SUGGESTIVE EXERCISES

Name and describe briefly the various devices used for opening envelopes.

What precautions would you observe to prevent letters or enclosures from being damaged while envelopes are being opened?

## SECTION 2

## EXAMINING THE MAIL

When all the envelopes have been opened, the contents of each should be removed and examined. Care must be taken to see that everything has been removed from the envelope. An experienced mail clerk will hold each envelope between him and the light to make assurance doubly sure.

*Looking for the Signature*

In glancing through the opened letter, look for the signature. Through oversight, this may have been omitted. Business letters are usually written on printed or engraved letter-heads which give the name and address of the writer, but occasionally a communication is received which has been written on plain paper and from which the signature has been omitted. The writer's name may or may not appear on the envelope, but the stamp of the post-office will appear, and in such cases it is advisable to attach the envelope to the letter. The department receiving the letter may be able to determine by the post-office address and the nature of the communication, from which of its correspondents it has come.

*Checking Enclosures*

Reading the letter quickly, with a view to sorting and checking enclosures, is the next step.

**General Enclosures.** — Ordinarily, when there are general enclosures, the letter will state "We are enclosing" or "We send herewith" such and such printed matter or pamphlets, or the enclosures may be listed at the bottom of the letter. The simplest method of noting the receipt of such enclosures is to make a pencil check through the words "printed matter" or "pamphlet." All enclosures of a general nature should be attached to the letter, before being transmitted to the proper department.

**Money Enclosures.** — In whatever form received (whether

stamps, currency, money orders, or drafts), money enclosures, together with the bill, voucher, or other paper explaining the remittance, are usually turned over to the cashier or to some similar official. If a letter accompanying a remittance requires the attention of some department other than the cashier's, the money is sent to the cashier and the letter to the other department. If the letter contains any reference to the enclosure of the remittance, this reference is checked, the clerk noting whether the amounts agree. If they do, it is customary for the mail clerk to note the fact on the face of the letter.

**Omissions.**—Where a letter states that certain papers or articles are enclosed and the clerk finds that they have been omitted, he should note that fact on the face of the letter or on a slip of paper which he will attach to the letter.

**Separate Cover.**—It often happens that a letter will refer to catalogues, pamphlets, samples, or other material too bulky to be enclosed in an envelope, but which are being mailed under separate cover. This means that the material has been wrapped in a separate package. It may arrive with the letter, in which case it will be turned over to the proper department at once. However, as such material is not first-class mail and is subject to delay in delivery, it may not arrive for several mails after the letter. (Note Postal Regulations in Appendix.) If the volume of mail is small, the mail clerk will probably remember for which department it is intended. If the volume of mail is large, and many packages are received, it may be advisable for him to keep a list like the following:

MAIL EXPECTED UNDER SEPARATE COVER				
Article	From Whom	Date of Letter	Department	Date when Received
Catalogue	Jones, John	Jan. 17, 1917	Sundries	Jan. 20
Tickets	Brown, D. W.	Jan. 19, 1917	Manager's Office	
Catalogue	Rex Mfg. Co.	Jan. 19, 1917	Bookkeeping	

This will enable the clerk to deliver such mail to the proper department immediately upon its receipt and to avoid unnecessary loss of time in looking up the matter. If, in addition, he checks his lists daily, he will be in position to remind the different departments to write for duplicates of articles lost in the mail.

**Express and Freight.** — Except in a few lines of business employing very small office forces, articles sent by express and freight will not be received by the clerk who opens the mail. It will be well for the mail clerk to give to the receiving department or shipping clerk a list of such articles, using for this purpose a form like that illustrated above.

The keeping of such records as these saves time, preserves order in the office routine, and tends towards that efficiency which is so insistently demanded in the business world to-day.

### SUGGESTIVE EXERCISES

What is meant by "under separate cover"?

A letter is received written on plain paper and contained in a plain envelope. The signature is indicated, but the street address and city have been omitted. How will you identify this letter?

Explain briefly how you would handle enclosures contained in letters.

Letters are received daily referring to packages sent by express or freight. How will you take care of these?

If a letter received refers to an enclosure which is omitted, what will you do?

Name three forms in which a remittance may be sent through the mails.

## SECTION 3

### SORTING THE MAIL

Sorting mail means dividing it into groups. Mail is usually sorted into groups of papers intended for the individuals or departments of a business house.

Again, each department may require mail to be re-sorted according to the address of the writer, the subject matter of the letter, or in some other way that will facilitate the answering of the

mail. The method of sorting will, of course, vary according to the nature and volume of the correspondence, the number of members in the firm, or departments of the business.

While letters intended for a business house are usually addressed to the house, and not to individuals on its staff, still it is a common practice to mention, in a prominent place on the face of the letter, the name of the person for whom it is intended, or the title of the department. When this is not done, the mail clerk must obtain this information by reading the letter.

Where a letter requires the attention of several people, the mail clerk usually indicates in the upper right or left-hand corner of the letter the names of all the people concerned. Each person in turn attends to his part of the letter, checks his name, and passes the letter to the next person interested. Sometimes the correspondents of a department are numbered, and the mail clerk then uses the number of each man instead of his name.

The inexperienced mail clerk in an office should begin by making a list of the departments and individual members of the staff interested in the correspondence of the house, with their duties, and keep this memorandum before him until he is so familiar with the organization that he no longer requires it.

### *Where the Volume of Mail is Small*

Where the volume of mail is small, as in the office of the professional man or in the small business office, where only a few clerks are employed, the following division may be found practicable :

1. Letters ready for immediate reply ;
2. Letters which call for inspection of previous correspondence or other information before they can be answered.

While the clerk or stenographer is busy obtaining the data required for the second lot, the first can be handed to the proper person for consideration.

*Where the Volume of Mail is Large*

In larger houses, the mail is sorted according to the persons or departments responsible for the different branches of the business, and the mail clerk places all letters belonging to each department in a separate pile or basket.

As an illustration, let us consider the incoming mail problem of a large *manufacturing* house engaged in the making of hard rubber goods. The problem is typical of other business activities in which the mail is equally large.

It is the duty of the *sales department*, consisting of a head salesman, several city salesmen, and a force of traveling salesmen, to order the necessary stock from the factory for the home office, to attend to all orders for catalogued goods, to settle questions of delay in shipment; in other words, to furnish the personal contact between the house and its customers.

To do this, the sales department must work with the *shipping department*, which actually handles and ships the goods sold by the sales department.

In addition to catalogued goods, a large part of the business of this house is the manufacture of special articles to order. The correspondence and estimates occasioned by this branch of the work are in the hands of a *sundries manufacturing department*, although the actual manufacturing is done at the factories. In some houses, this department would be considered a part of the sales department.

Before the sales department or the sundries manufacturing department can ship goods to a customer on account, it is necessary to know whether his credit is good, for all orders shipped on account must be authorized by the *credit department*.

In order to manufacture goods, factories must have materials of all kinds, and there is a *purchasing agent* or *purchasing department* whose duty it is to buy to the best advantage.

Again, so much buying and selling presupposes the existence of a *cashier* and an *accounting department*.

The employment of so many clerks presupposes the position of *office manager*, whose duty it is to engage and discharge employees, supervise the office force, and act generally as the executive representative of the house itself.

Over all these departments are the *officers* and *directors* of the company, who decide upon its business policy and its investments, and who, in a supervisory capacity, keep in touch with all the departments.

The mail clerk in such a house must know that orders on account go to the credit department; that letters from firms desirous of selling to the house are of interest to the purchasing agent; that orders for catalogued goods go first to the credit department and then to the sales department; that an application for a position goes to the office manager. He will have at hand baskets or wire trays labeled with the title of each department, in which he will place the letters as he reads them.

### *Where the Volume of Mail is Enormous*

The business activities of some insurance and mail order houses are so enormous that they not only employ hundreds of clerks, but they require entire buildings for the transaction of their business. In such cases, tons of mail may be handled daily. Mailing departments of this type are sometimes as large as the entire office force of a manufacturing house. While most of the mail received is addressed to the company, it is always in turn automatically distributed to the departments interested. Each department may again re-sort the mail received, but the general principles outlined above hold good in any case.

### SUGGESTIVE EXERCISES

You are mail clerk in a manufacturing house that has the following departments: sales, shipping, sundries manufacturing, credit, purchasing, accounting, cashier, manager, officers. The morning's mail contains one hundred letters as given below. State for which departments these are intended:



- 15 ordering catalogued goods
- 10 giving quotations on coal and lumber
- 7 circulars advertising different materials
- 12 applying for positions with the company
- 3 giving credit references
- 11 ordering a specially designed article already quoted on
  - 1 complaining of non-receipt of goods
  - 1 asking the company to become a member of a manufacturers' association
- 25 giving instructions for future shipments of freight
- 11 asking for quotations on articles made like samples said to be sent under separate cover
  - 2 asking for particulars regarding a man formerly in the employ of the company
  - 2 asking for financial standing of Jones & Brown

Mention some departments for which you would probably have to sort out mail, if you were incoming mail clerk in the office of a publication like the *Ladies' Home Journal*.

## SECTION 4

### DATING THE MAIL

A custom that prevails in most offices is that of stamping on the face of each letter the date and sometimes the hour of its receipt. This information is often useful in settling disputes or fixing the responsibility for delays.

For example, on June 2d the Western Electric Company of Chicago sends an order to the Sprague Electric Company of New York City, calling for the immediate shipment of a motor. In the ordinary course of events, this order would reach the New York firm on June 3d or 4th and the motor could be shipped so as to arrive in Chicago within a comparatively short time. Through the oversight of an office boy in the Chicago office, we will suppose that the order was mislaid, was not mailed until June 4th, and that it did not reach New York until the 6th. The shipment of the motor by the New York firm was necessarily delayed, and this delay made it impossible for the Chicago firm to complete within a specified time work it had contracted to do. It might hold

the New York firm partly responsible for any money loss resulting. As the post-office of the receiver of a letter is no longer required to stamp the date of receipt on envelopes, the Sprague Electric Company's date stamp may be its only proof that it is not responsible.

Where great disparity exists between the date on which a letter is written and the date on which it is received, it is customary for mail clerks to attach the envelope to the letter before sending it to the proper department for answer. The envelope will always show the date on which it was received at the post-office of the sender.

### *Mechanical Devices*

**Rubber Stamps.** — The date when the incoming mail is received is usually indicated by means of a rubber stamp. The months,



Courtesy of Gaylord Bros.  
RUBBER DATING STAMP



Courtesy of Cushman & Dennison  
CLOCK DATING MACHINE

days, and years are arranged on three rubber bands, which may be moved freely, so as to bring the date wanted into stamping posi-

tion. The dating of the letter may be attended to either before or after the mail has been sorted into its proper groups.

**Clock Dating Machines.** — For recording the hour as well as the date of receipt, there are more elaborate devices. These include a clock in the mechanism.

### SUGGESTIVE EXERCISES

Describe some of the mechanical devices used for dating mail.

Give a possible instance in which the date stamp on a letter might have a legal value.

## SECTION 5

### SYSTEMATIZING

The story is told of a boy who went to work in a factory and was set at the job of putting disks into a machine to be stamped, and of stacking and counting them after the operation. He noticed the work of the boy next to him and observed that his disks were piled in a heap at the left of the machine, that he picked up each disk with his right hand, put it into the machine, and then threw it into a heap at the right. When this heap was large enough, the boy stopped stamping and counted the disks.

Our boy reflected that by inserting the disks with his left hand, he could save the cross motion on each disk; that after stamping, it was just as easy to pile the disks on top of each other as to throw them into a heap; that as the disks were of even thickness, if he put ten in a pile and kept all the piles of even height, his disks would be counted automatically without the necessity of pausing in his work. In a given time he turned out double the number of disks that the first boy stamped. What had he done? He had simply *systematized his work*.

It is this ability to systematize that results in a maximum of work with a minimum of effort and of time, and that distinguishes the efficient from the inefficient worker, as far as routine matters are concerned. It is often the important factor in

deciding to which of several clerks shall come the coveted advancement, and it is almost invariably a marked characteristic of successful executives. This, then, is the first habit the young clerk is to form, even though it may mean spending much time beforehand in planning his work.

In planning or systematizing work of any kind, the following points must be considered :

1. What is the result to be attained?
2. What operations will attain this result?
3. In what order shall these operations be performed?
4. What tools and materials are needed?
5. How can these tools and materials be arranged so as to do their work most efficiently?

### *Applied to Incoming Mail*

Let us apply these principles to the work in hand.

1. *What is the result to be attained?*

The collection of the mail into receptacles for the different departments, each letter to show when it was received, and to give full information regarding enclosures.

2. *What operations will attain this result?*

Envelopes cut open

Mail extracted and read

Enclosures checked

Envelopes thrown away, except where letter is not signed

Mail placed in trays for proper departments

Mail stamped with date of receipt

Mail delivered to each department

3. *In what order shall these operations be performed?*

Before answering this question, it is well to bear in mind that where several operations are to be performed on a number of objects, the best results are usually obtained by performing *each* operation on the *entire* number of objects, rather than by performing *all* the operations on the first object, then on the second, and so on. On the other hand, it would be poor policy to remove the contents of all the envelopes before reading any of them, as confusion

would result. One accepted form of arranging this work is as follows :

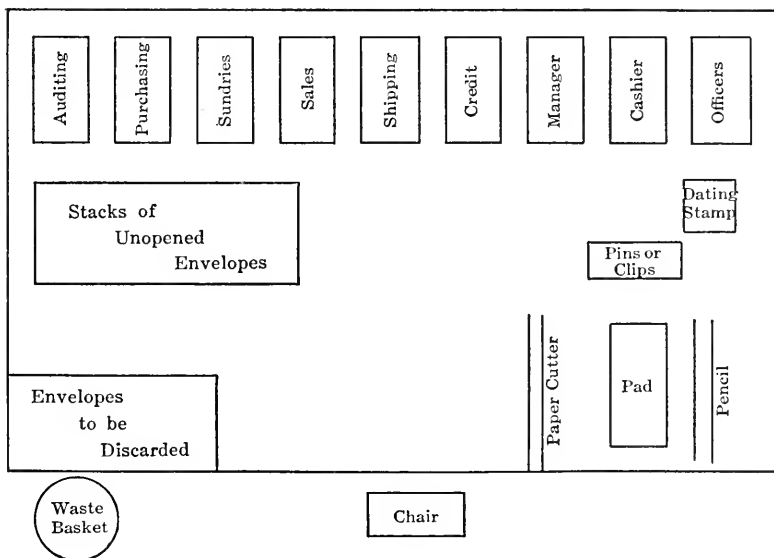
- Slit and stack envelopes
- Remove contents of each envelope
- Check and pin enclosures to letter
- Make necessary notations on letter
- Place letter in tray
- Discard envelopes
- Date each pile of letters, returning pile intact to its proper place
- Deliver mail to proper departments

4. *What tools and materials are needed?*

- |                 |                           |
|-----------------|---------------------------|
| Envelope cutter | Pad for notes             |
| Pins or clips   | Waste paper basket        |
| Pen or pencil   | Trays for department mail |

5. *How can these tools and materials be arranged so as to do their work most efficiently?*

The answer to this question is a vital one. Notice the following diagram of a desk arranged for work of this kind :



DESK ARRANGED FOR OPENING MAIL

As the first step is to slit open the envelopes, the paper cutter should be slightly to the right of the middle of the desk and the mail should be stacked at the left-hand side. Each envelope can then be slit and placed directly in front of the mail clerk. The next steps are the consideration of each letter and the pinning together of the contents. A box of pins or clips should be immediately back of the paper cutter on the right side. A pad and pencil for notes should be to the right of the paper cutter. As the mail is removed from the envelopes with the right hand, the empty envelopes will naturally be stacked at the left. Consequently, the waste basket should be located at the left of the clerk's chair, and the envelopes thrown into it when the work is finished. This is a quicker method than throwing each one away separately. In a row at the back of the desk will be placed the baskets intended to receive the mail for the different departments. The baskets for the departments whose mail is heaviest should be nearest the center. The dating stamp may be placed in a corner at the right of the desk, as it will not be used until the mail is assorted.

Where envelopes are opened by mail opening machines, the process is different, but the underlying principle of systematizing the work is the same.

It must not be thought that the method laid out in this book is the only good one. It is typical, though, and students should endeavor to apply these systematic principles to any work they may have to do in school, at home, or in business. Having decided upon a plan for doing the work, concentrate on its performance for a few days. It will soon become automatic.

When the routine part of the mail clerk's duties has become automatic, he can devote his thought to the careful placing of letters in their proper receptacles, so that time will not be lost by heads of departments in reading mail not intended for them. Through his perusal of the letters he can familiarize himself with the terms used in the business, with the names and addresses of customers, with styles of letter-heads and stationery adopted by

different houses, with forms used for orders, and with many other details that may prove valuable to him in his business career.

### SUGGESTIVE EXERCISES

Why should routine work be made automatic?

The mail contains ninety letters, some addressed to the company, some to individuals, and some to departments. Enumerate the steps to be followed from the time the sealed envelopes are placed in your hands until the letters are delivered to the persons for whom they are intended.

Devise a plan for systematizing the preparation of your class assignment in all subjects for to-morrow.

## PART II

### OFFICE MAIL — OUTGOING

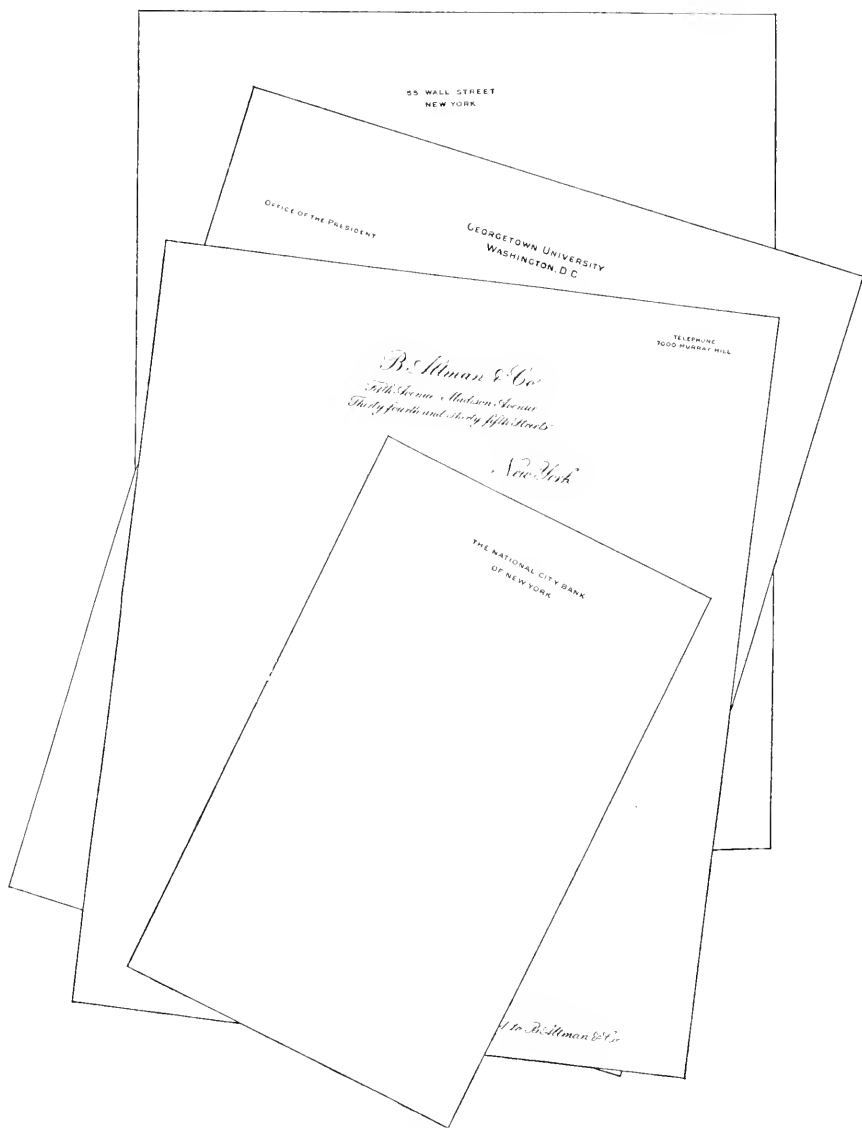
- SECTION 1 Dictating the Correspondence
  - The Dictator's Problem
  - The Stenographer's Problem
- SECTION 2 Typewriting the Correspondence
  - Placing the Letter
  - Mechanics of the Typewriter
  - Mechanics of the Language
  - Systematizing the Work
- SECTION 3 Mailing the Correspondence
  - Enclosures
  - Printed Matter under Separate Cover
  - Signing the Mail
  - Preparing Mail for the Post-Office
  - Postal Regulations
- SECTION 4 Expediting the Correspondence
  - Fast Mail Trains
  - Foreign Mail
  - Special Delivery
- SECTION 5 Copying the Correspondence
  - The Carbon Copy
  - The Letter-Press Copy
  - The Roller-Press Copier
  - Helpful Suggestions

### SECTION 1

#### DICTATING THE CORRESPONDENCE

A man comes into your office. He is a stranger. You do not know where he comes from or what he wants. You are a business man and accustomed to making estimates of your





LETTER-HEADS

visitors quickly. And his dress — which is not the man, to be sure, but which covers the greater part of him and which may be presumed to reflect his tastes and to this extent his social position — offers one of the easiest and in some cases the determining basis of your estimate.

A letter comes to your desk. That letter bears an unknown inscription or is addressed in an unknown hand. That letter comes to your office as a stranger; and before you read its message — before the stranger speaks to state his purpose — your estimate of your correspondent is to some extent biased by the form in which his representative appears.

KENDALL BANNING, *Business Man's Library*.

In the days of long ago letters were deemed of sufficient importance to call for the expenditure of a great deal of time, and the old-fashioned type of clerk, with his quill behind his ear, took pride in his scholarly compositions and his copper-plate handwriting.

The advent of the telephone, the telegraph, the typewriter, and other inventions too numerous to mention, changed all this. Business increased to such an extraordinary degree that men almost worshiped brevity and speed — at times, indeed, to the exclusion of all courtesy. Letter writing was said to have become a lost art.

Now the pendulum is swinging back to normal. Men are realizing more and more that a letter gives the recipient, who may be thousands of miles away, an impression of the writer's personality and the tone of his business, that, whether just or unjust, will influence his dealings.

How, then, to make a good impression by means of a letter, opens up a wide field for study before both dictator and stenographer, for the problems that will arise are to be solved now by one and now by the other.

### *The Dictator's Problem*

The dictator may be the employer, a senior clerk, or a correspondent in a business house; but as the position of correspondent is one of the logical avenues of advancement open to the capable

*B. Altman & Co.*  
*New York*

Mr. William Scherer,  
c/o Messrs. B. Altman & Co.,  
Paris,  
France.

PRESIDENTS OFFICE  
GEORGETOWN UNIVERSITY  
WASHINGTON, D.C.

Miss Mary F. Cahill,  
Julia Richman High School,  
60 West 13th Street,  
New York City.

UNIVERSITY OF CALIFORNIA  
BERKELEY

Dr. A. G. Brodeur,  
2617 Virginia Street,  
Berkeley

stenographer, the art of letter writing ought to be studied carefully by the ambitious clerk.

The dictator is responsible for the *style of the letter* and the *stationery*.

**Style.** — Someone has said that the stylist is born, not made; that is to say, style is a gift rather than an acquisition. However, much may be done to make one's style smooth and pleasing; and while the problem is largely the dictator's, some points for the stenographer to bear in mind will be considered later.

**Stationery.** — A business letter-head is a sheet of paper, at the top of which is printed or engraved the name of the house, the address, the cable address, the telephone number, and often some matter describing the nature of the business. The business envelope bears in its upper left-hand corner, or on the flap, the name and address of the house. The selection of the kinds of paper used and the styles of letter-heads adopted rarely falls to the stenographer, but he can and should develop an interest in the study of good stationery and effective letter-heads. They represent some of the tools with which he must work. The carpenter, the housekeeper, the business man, all read books and articles pertaining to their work. The stenographer, too, must make a study of the things which pertain to his business. Some business men do not realize the importance of appropriate and well-designed stationery. The stenographer may some day find himself in position to suggest the advisability of adopting better models. Good suggestions are usually well received, but before making them, one must know what a good letter-head is and whether it is appropriate for a particular business.

Letter-heads are usually referred to as *regular letter size* (about  $8\frac{1}{2} \times 10$  inches) and *note heads* (about  $8\frac{1}{2} \times 5$  or 6 inches) or smaller. The former are used for the average business letter; the latter for private correspondence or for very short business letters.

Envelopes should match the paper and should suit the business. Conservative houses may choose rather heavy grades of paper and very frequently have both letter-heads and envelopes engraved.

On pages 17, 19, and 21 will be found examples of letter-heads and envelopes used by some prominent firms and institutions in different parts of the United States.

55 WALL STREET  
NEW YORK

Miss Mary F. Cahill,  
Julia Richman High School,  
60 West 13th Street,  
New York City.

THE UNIVERSITY OF CHICAGO  
FOUNDED BY JOHN D. ROCKEFELLER  
OFFICE OF THE PRESIDENT

Mr. James A. White,  
6901 Cottage Grove Avenue,  
Chicago, Illinois.

*The Stenographer's Problem*

There seemed for a time to develop in certain business circles a tendency to overemphasize the mechanical side of the stenographer's work, on the ground that this constituted the sum total of his value as a business asset. His personality, his education, and his ideas were overlooked. But to-day, fortunately, the educated stenographer possessing personality and ideas is in great demand.

Frank A. Vanderlip, now the president of the National City Bank of New York, was once a stenographer and later private secretary to Lyman J. Gage, when the latter was Secretary of the Treasury. William Loeb, Jr., who once carried messages for the Western Union, became a stenographer, acted as secretary to Theodore Roosevelt when the latter was President of the United States, and later became Collector of the Port of New York. George B. Cortelyou began life as a civil service stenographer, later rising to the cabinet portfolios of Secretary of the Department of Commerce and Labor, Postmaster General, and Secretary of the Treasury. George W. Perkins, one of the partners of the late J. P. Morgan, was a stenographer in his younger days. Zelda Sears, a well-known actress, was private secretary to Clyde Fitch for a number of years, and this work proved to be the ladder by which she climbed to the positions of actress and playwright. Edward Bok, the editor of the *Ladies' Home Journal*, was once a stenographer.

In regarding the stenographer as an important factor in the matter of the correspondence, some points must be considered:

**Preparedness.** — The stenographer must be *ready* at a moment's notice to take down the dictation of the correspondent. What does this mean? It means that the stenographer will apply the same plan of systematizing to his work that the mail clerk does. He will find that a notebook, several sharpened pencils, and a knife are his dictation tools, and that the convenient and proper place for these tools is on the right-hand side of the desk at which he is sitting.

**Mannerisms.** — The stenographer will maintain a quiet, unobtrusive manner during the dictation, and will refrain from such annoying habits as tapping the desk with the pencil, sighing, or humming. This is not always so easy as it seems. Certain types of dictators react on stenographers. The dictator may be a quiet, patient type of man, willing to help the new stenographer. He may be an extremely businesslike type of man, who expects to have his notes taken down without interruption, and who is scarcely aware of the stenographer's presence. He may be a man who thinks rather slowly, and who is perhaps of a nervous temperament. Indeed, he may be one of a dozen or more different types.

The stenographer must remember, however, that the mind of the dictator is usually focused on the subject matter of the letter and that nothing should be done that will disturb his train of thought. He must learn to sit so quietly through even long pauses in the dictation that the man beside him will forget his presence. This time may be utilized, however, in reading over notes, strengthening weak stenographic outlines, or indicating punctuation marks where necessary.

Do not be content merely to take notes mechanically, but rather take an intelligent interest in the subject matter and cultivate tact in choosing the proper moment to bring to the attention of the dictator sentences whose meaning is obscure or which have not been heard distinctly. "Did I understand you to say so and so?" will never give offense. However, it is rarely wise to stop a dictator in the middle of a sentence, — his train of thought may be disturbed; or to wait too long, — he may have forgotten what he said. Usually the best time to mention such a point is when the dictation of the letter in which it occurred has ended. But in matters of this kind every dictator is a law unto himself.

**Intelligence and Initiative.** — What can be done to make one's self eligible for advancement? No hard and fast rules can determine this. But if the stenographer is always alert to discover and adopt whatever will serve to improve his work; if his

suggestions result in better looking correspondence, or save time in handling it, or promote accuracy in filing it; if, in his spare moments, he tries to find opportunities for relieving the man higher up of detail; if he endeavors to learn the business so thoroughly that letters can be turned over to him to be answered directly, — he is building advancement for himself.

**Mechanics of the Notebook.** — A man may dictate fifty letters at one sitting. In the midst of the dictation, he may say :

Send Pendleton's letter off the first thing.

Make two carbons of Smith's letter instead of one.

Send a telegram to Brown, advising him, —

Let me have the letter you wrote to Brown last week.

Unless provided with some mechanical method of keeping track of such instructions as these, the stenographer may find, after taking fifty letters, that he has forgotten that Pendleton's letter is to go off first, that two carbons are wanted of Smith's letter, or that a telegram is to be sent to Brown at once.

To meet such contingencies, experienced stenographers devise methods for calling important letters to attention and for locating quickly in a mass of shorthand notes the special material wanted.

The following suggestions may prove helpful :

*Numbering and Dating Covers of Stenographic Notebooks.* Unless instructed to do so, never destroy old notebooks. It may sometime be necessary to refer to old stenographic notes. To facilitate the finding of old notes, number and date books as illustrated :

# 1
Jan. 7, 1917
to
Feb. 1, 1917
inc.
Mary Howard,
Stenographer

# 2
Feb. 2, 1917
to
March 6, 1917
inc.
Mary Howard,
Stenographer

# 3
March 6, 1917
to
Mary Howard,
Stenographer



*Day's Date.* At the beginning of each day, indicate in long-hand and underscore heavily in ink or in pencil the day's date.

Jan. 7, 1917

Letters will be more readily located according to the date on which written.

*First Blank Page in Notebook.* With a rubber band, pencil, or slip of paper, mark the first blank page in the notebook. When called for dictation, there will be no delay in turning directly to the page on which the notes are to be taken.

*Addressees.* Note the name of the addressee in longhand and ascertain the correct spelling, if in doubt. If it becomes necessary to refer to the letter, the longhand name will locate it instantly in a mass of shorthand notes.

*Canceling Transcribed Notes.* As soon as notes have been transcribed, run a pencil mark through the page. This will prevent repetition of work.

*Indicating Special Pages.* Turn over the pages of the notebook containing the notes in regard to telegrams or letters to be written first. This may be done in such a way that the page projects from the edge of the book.

*Special Instructions.* Where special instructions are to be followed in typewriting certain letters, as in the case of Smith's extra carbon, note this fact in longhand at the beginning of the letter.

*Numbering Dictated Letters.* Numbers are sometimes placed on letters to be answered, and answers are dictated to Numbers 1, 2, 3, instead of by name. The original letters are then given to the stenographer, who is expected to obtain the names and addresses from the letters. This method has certain advantages. Names are spelled correctly, the number of incorrect addresses is reduced to a minimum, and some time is saved. Most houses, however, prefer to dictate the name and address, and then turn over the original letter to the stenographer for verification as to spelling, etc.

*The Form Letter or Paragraph.* Some houses receive inquiries so similar in character that the same answer will serve for many letters. Form letters or form paragraphs are composed carefully to meet this type of inquiry. In answering such letters, the dictator may say: "Form paragraph 1, follow with form paragraph 16, and close with the following," which he will then dictate. If one is employed in a house using this system, it is well to have a book of form letters or paragraphs so arranged that one can refer to the form in question with the least possible delay.

## SUGGESTIVE EXERCISES

In what way may tact be an advantage to the stenographer in his work?

What would you do if your employer dictated letters that contained grammatical errors?

Why is it important to spell correctly the names of correspondents?

Is there any weakness in your own personality that you have detected through studying the foregoing chapter? If so, what means will you take to remedy this defect?

Aside from a technical knowledge of the subject, what personal qualities do you think a stenographer should cultivate? Give your reasons for thinking them important.

What do you understand by "initiative"?

## SECTION 2

## TYPEWRITING THE CORRESPONDENCE

We have been considering the points in a letter for which the dictator is responsible, — ideas, expression, and stationery; but before the reader has had an opportunity to appreciate the ideas expressed or the language in which they are clothed, he has been unconsciously impressed by the manner in which the letter has been placed upon the paper and the appearance of the typewriting. These matters are almost entirely within the control of the stenographer.

*Placing the Letter*

You have an etching to frame. Its effectiveness will be lost if the mat upon which it is placed is out of proportion. Your letter is your etching. Your mat is the letter-head you have in your hand. You cannot alter the size of your etching, but the finished proportions of your letter you can determine. The finished letter should produce the effect of a well-framed picture.

How can you obtain this effect? No set rule can be given. Each type of letter-head must be studied and the placing of the letter determined by the space it is to fill.

# *The National City Bank* *of New York*

CAPITAL FULLY PAID \$25,000,000  
CAPITAL SET ASIDE FOR FOREIGN BRANCHES \$3,000,000  
SURPLUS & UNDIVIDED PROFITS \$34,000,000  
CABLE ADDRESS: CITIBANK

*New York* Oct. 26, 1916.

IN REPLYING PLEASE QUOTE INITIALS GEG

Miss Mary F. Cahill, Chairman,  
Stenography & Typewriting Dept.,  
Julia Richman High School,  
No. 60 West 13th Street,  
New York City.

Dear Madam:

I beg leave to acknowledge receipt of your letter of October 25th, and I have pleasure in sending you herewith enclosed, samples of stationery used here in The National City Bank of New York, for both official and personal correspondence, which I trust may be of service to you.

For your information, I will say that recently we adopted certain forms for the standardization of letters written in the Bank, which forms all of our stenographers and typists have been instructed to follow.

Among other points which we emphasize for the guidance of our stenographers and typists in the preparation of letters is the securing of as artistic an arrangement as possible. In this connection, we require the right and left-hand margins to be of as uniform width as can be secured, and the lines to be of as uniform length as possible.

We prefer the use of the single space to that of the double, but the latter form should be employed if the letter can be double-spaced and still be placed on one page without crowding.

All paragraphs are indented ten spaces, irrespective of the length of the salutation.

If the address consist of more than two lines, it should be single-spaced, with an indenture of five points for each line with reference to the preceding one.

This letter is itself an illustration of the style which we prefer for our letters.

Very truly yours,

*J. H. G. G.*  
Cashier.

G/H  
enclosures.

Many business houses adopt certain forms for their letter-heads. The same paragraphing, margins, spacings, and indentations are used in all their letters. Here the stenographer has no choice. But when a firm is sufficiently interested to study its letter-heads and letters, the forms finally decided upon are usually good. Where no set forms are insisted upon, the experienced stenographer will not only study the letter-heads used in the office, experiment with letters of varying lengths, and adopt some good forms ; but he will read most carefully some of the very good books now on the market dealing with the composition and display of the business and advertising letter.

**Margins.** — Look at some framed pictures in which mats are used. The *right- and left-hand* margins are usually alike. Follow this fundamental rule in placing letters on paper.

Look again at your framed pictures. In one, the top and bottom margins may be alike. In another, the drop may be greater at the top. There are reasons for these variations. A certain artistic effect is to be obtained. Your problem is how best to secure this artistic effect on your particular letter-head.

We must begin by deciding upon our upper and lower, right- and left-hand margins. This will give us our mat. The next problem is so to place your letter upon the mat that the discriminating eye will be satisfied when it rests upon it. The letters illustrated in this section on pages 27, 37, 40, 43, and 45 show the forms adopted by some well-known business houses and colleges.

**Spacing.** — The adoption of single or double spacing will usually be determined by the length of the letter. Some business houses prefer to have all letters single spaced, while others prefer the double spacing.

If *single* spacing is preferred, see that all paragraphs are separated by double spacing, otherwise the letter will prove most tiring to the eye, for no rest is provided. The following letter will illustrate what is meant by providing breaks at proper intervals :

NEW YORK, January 3, 1917.

Messrs. Stone & Dunbar,  
85 Summer Street,  
Boston, Mass.

Gentlemen :

The enclosed bill is a duplicate of the one sent you two weeks ago. The matter of payment was probably overlooked by you at that time.

Our salesman will call upon you some day next week with an unusually attractive line of men's neckwear. We are confident that you will place a large order for these goods.

Yours very truly,

CHARLES PELTON & SONS.

If *double* spacing is preferred (and it is in many houses where a short letter like the one illustrated above is the kind usually written), the problem is usually a matter of margins and a method of indicating the address. Using the above letter as an example, notice these two methods of indicating the address :

NEW YORK, January 3, 1917.

Messrs. Stone & Dunbar,  
85 Summer Street,  
Boston, Massachusetts.

Gentlemen :

The enclosed bill is a duplicate of the one sent you two weeks ago. The matter of payment was probably overlooked by you at that time.

Our salesman will call upon you some day next week with an unusually attractive line of men's neckwear. We are confident that you will desire to place a large order for these goods.

Yours very truly,

CHARLES PELTON & SONS.

NEW YORK, January 3, 1917.

Messrs. Stone & Dunbar,  
85 Summer Street,  
Boston, Mass.

Gentlemen :

The enclosed bill is a duplicate of the one sent you two weeks ago. The matter of payment was probably overlooked by you at that time.

Our salesman will call upon you some day next week with an unusually attractive line of men's neckwear. We are confident that you will desire to place a large order for these goods.

Yours very truly,

CHARLES PELTON & SONS.

The *block* style of letter has become deservedly popular because it is a time saver. One of its great advantages is that it furnishes an easy and quick method of locating paragraphs that call for re-reading or consideration. A glance at the illustration on page 31 shows a readable and well-balanced letter.

**Second Page.** — Where the letter requires more than one sheet, it is wise to place the name of the addressee, the number of the page, and the date at the top of the second and all succeeding sheets. If a page of the letter is misplaced in filing or separated in handling, it can be easily identified. Many houses use what are known as *second sheet* letter-heads.

**Subheadings.** — It is a rigid rule in some houses, and one much appreciated by a recipient who has a subject system of filing, that a letter shall discuss one topic only. If two entirely foreign matters are discussed, two letters are written and sent in the same envelope. Where, however, varying phases of a business transaction must be discussed, subheadings indicating the subject matter of the paragraph are used. For example, a paragraph may begin with :

BOSTON, 120 BOYLSTON STREET  
DALLAS, 212 20 PRISTON STREETCHICAGO, FRANK AVEUE AND 28TH STREET  
SAN FRANCISCO, 222 MARKET STREET

ATLANTA, CANTON STREET

THE MACMILLAN COMPANY  
SCHOOL AND COLLEGE TEXTBOOKS  
AND  
SCHOOL LIBRARIES  
61-66 FIFTH AVENUE  
NEW YORK

December 1, 1916.

Miss Mary F. Cahill,  
Julia Richman High School,  
New York City.

Dear Madam:

We are pleased to inform you that the  
following MACMILLAN texts will appear upon the  
new Lists for 1917-1919:

<u>New List</u> <u>Numbers</u>		<u>Contract</u> <u>Price</u>
9156	Canby & Opdycke: ELEMENTS OF COMPOSITION, PART III (AIDS TO COM- POSITION)	.36
9070	Opdycke: NEWS, ADS AND SALES (Complete)	.95
8750	Lister: MUSCULAR MOVEMENT WRITING, ADVANCED BOOK	.15
9864	Lister: MANUAL FOR TEACHERS	.30

In case you lack samples of any of  
these titles, we shall be glad to send them to  
you.

Yours very sincerely,

THE MACMILLAN COMPANY,  
Educational Department.

ATG/MAC

Order No. 2756: We regret to inform you that, —

Order No. 2974: Our shipping department has been instructed to send you —

Estimate on File: The price you quote us on ———— has been placed on file and will be considered when the other estimates are in.

**Pivoting.** — Nothing is more helpful in securing an artistic effect than an understanding of what, for a better word, may be termed “pivoting.”

The question of the right-hand margin gives much trouble to the typist, as a typewriter is not a printing press and the right-hand margin cannot have the straightness of the left. But the right-hand margin is something to strive for, and anything that will present the effect of straightness to the eye of the reader must be resorted to.

Look at the date lines of the Stone & Dunbar letters above. The right and left-hand margins of these letters are absolutely even but, of course, they are printed. The period after “1917” has been placed at the right-hand margin. At the beginning of each month, let the stenographer space backward from the right-hand margin and the number on the scale at which the date is to be written will be easily determined.

Glance at the typewritten firm name. This form of signature is used by many houses. Let the stenographer space backward from the right-hand margin for the signature and the problem of placing it correctly is solved. Notice the “Yours very truly.” Its place on the scale was decided by the signature. Notice where the paragraphing begins. This is to give a symmetrical effect. No law determines the exact placing on the scale of the date, the paragraph, the complimentary closing, or the signature. The Marshall Field & Co. letter addressed to Small & Moore, of Maysville, Kentucky, is very well arranged. (See page 33.)

**Initialing.** — It is the custom in many houses to note in the lower left-hand corner of the letter the dictator’s initials, followed by those of the stenographer.



## MARSHALL FIELD &amp; COMPANY

ADAMS, QUINCY, FRANKLIN AND FIFTH AVE.

CHICAGO WHOLESALE: ARADES' CHRONICLE: FIRST AID  
CHICAGO RETAIL: STATE V-VINOTRIST: RAINBOWS & VIBRANTS  
NEW YORK: 104 VIBRANT: 5 FIFTH ST  
NEW YORK: 62: 85 FIFTH ST  
LONDON: 133: 132 FIFTH ST LONDON W  
NOTTINGHAM: 20: A FLICKER GATE  
BIRMINGHAM: 40: FIFTH ST  
BIRMINGHAM: 40: FIFTH ST  
PARIS: 22-28 RUE 57: CLOUTIER  
LONDON: 4: RUE AUSTIN  
LONDON: 17: RUE D'ALCANTARA LONDON W  
PARIS: 30: RUE DE LA VILLE ST MARTIN  
BERLIN: 13: RUE DE LA VILLE ST MARTIN  
57 GAIL: 36: RUE DE LA VILLE ST MARTIN  
HONG KONG: 2: RUE DE LA VILLE ST MARTIN  
LONDON: 133: 132 FIFTH ST LONDON W  
NOTTINGHAM: 20: A FLICKER GATE

CHICAGO      October 28, 1916.

Measrs. Small & Moore,  
Maysville, Kentucky.

Gentlemen:

We are in receipt of your favor of recent date for a Steel Bed and wish to advise that we have entered order with the manufacturers, asking them to hasten to you. We trust it will be received without delay.

Awaiting your further wishes, we are

Yours very truly,  
MARSHALL FIELD & COMPANY

ML

By

**Noting Enclosures.** — The number of enclosures in the letter is usually written under the initials. For example :

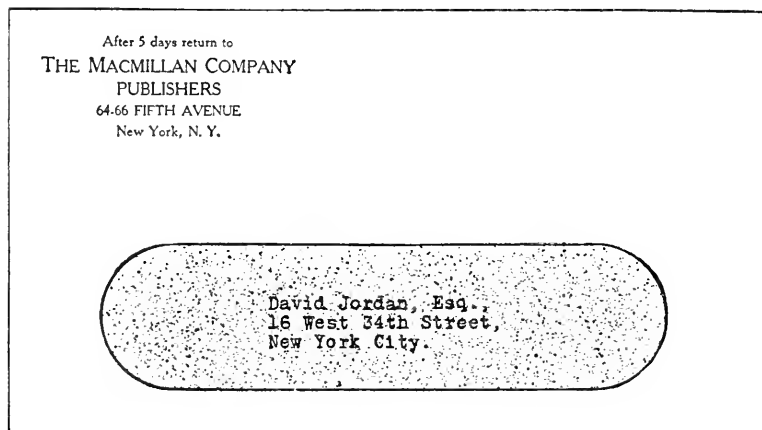
JLD MEB  
Enc. 2

JVB LWN  
Enclosure

**Keying.** — Some letters bear across the face the words : “ In reply, refer to Dept. K ” or “ 4-1671-13,” or some such notation. These letters or figures refer to a special department or to a file number. In advertising letters, this sort of reference may be a *key*, that is, a sign that will enable the writer of the letter to trace the number of replies received. In answering letters of this kind, therefore, always refer to the key letter or number indicated.

**Addressing Envelopes.** — The style adopted for writing the address in the letter should determine the model to be used for the envelope. Whatever style is used, let the envelope harmonize.

*The “ Window ” Envelope.* — The time consumed in addressing envelopes is saved in many houses by the use of an envelope



“ WINDOW ” ENVELOPE

which has the center portion of its face cut away and a sheet of onion skin or transparent paper inserted. The letter is so folded

that the name and address show through the transparent section. This style of envelope is used a great deal for statements, bills, and papers less personal in their nature than letters.

**Estimating Stenographic Notes.** — An inexperienced stenographer sometimes has difficulty in estimating the space a letter will occupy. Let him experiment on the typewriter with a page of his notes in single and in double spacing, block and indented paragraphs. He will then have a basis upon which to estimate the amount of space required for any letter. Experience is the only teacher here.

### *Mechanics of the Typewriter*

It is assumed that the student who is studying this book is already impressed with the importance of accuracy in his typewriting. Speed is secondary in comparison. The best typist, however, will strike a wrong letter occasionally. There is nothing culpable in this, but there is no excuse for the typist who presents for signature letters that contain mistakes. Errors should be corrected neatly.

**Erasures.** — Smeared erasures are worse than mistakes, for they are evidence that the typist is aware of the one and unable to handle the other. Erasure shields, which are simply celluloid cards containing holes of different sizes, are sold at stationery stores. The finger tips should never be placed on typewritten material, as the warmth will leave telltale marks. If the typewriter ribbon is new and a word must be erased, use a pencil eraser first and then rub gently with the regular typewriter eraser until all sign of the word has disappeared.

If the carbon copy is not distinct, it is useless as a record. Carbon erasures, therefore, require still more careful treatment. Let us suppose that an original and two carbons are to be corrected. The mistake on carbon sheet number 2 is erased, and a small piece of paper slipped over it; the mistake on carbon sheet number 1 is erased, and another piece of paper slipped over it; the mistake on the original is then erased. The slips of paper,

which will be found to be slightly smeared with carbon, are then removed, the line on which the correction is to be made is rolled back into position, and the correct word written. Small metal shields which fit the typewriter platen, or pieces of thin cardboard, are sometimes used instead of the slips of paper. Where cardboard is used, care must be taken not to crumple the paper.

**Uneven Coloring.** — This gives an impression of carelessness, and is due to one of four causes — irregular stroke, clogged type, poor ribbon, or worn-out type or platen.

If the typist's *stroke* is irregular, special drills and sentences must be practiced until the correct touch is mastered. Uneven or incorrect touch will not only produce uneven coloring, but will interfere with the attainment of speed and will react on the nervous system of the typist. The speed of fast operators who have an irregular touch will sometimes, under the pressure of a hard day's assignment, take on something of the quality of hysteria. This, of course, is physically harmful.

*Clogged type* means poor ribbons or a slovenly typist. Type must be cleaned as often as is necessary. Some types may have to be cleaned once or twice a day. A stiff type brush and a well-pointed toothpick or orangewood stick should be used.

The *poor ribbon* or the *worn-out platen* brings us to the consideration of the typist's knowledge of the tools of his trade. In the final analysis, it is by his typed letter that he is judged. Whatever affects the appearance of that letter should be of vital interest to him. A poorly inked or worn-out ribbon, or a platen that has become worn through the pounding of thousands of types, will produce an uneven coloring in the letter, as different types strike unevenly into its furrowed surface. The dictator may not realize how important it is for the stenographer to have his machine in good working order. All he sees is that the stenographer has produced an unsatisfactory letter. The stenographer, therefore, must be familiar with the various kinds and grades of ribbons, with the weights and qualities of carbon paper, and with the mechanism of his machine. He must be able to test in-

B. ALTMAN & CO.  
FIFTH AVENUE - MADISON AVENUE  
THIRTY FOURTH STREET - THIRTY FIFTH STREET  
NEW YORK

November 8th, 1916.

Mrs. William P. Schmyler,

New Haven,

Conn.

Dear Madam:-

We have made arrangements to hold, in the near future, a most extraordinarily interesting and important sale of

CHOICE ORIENTAL RUGS

at very remarkable price concessions

and which has been made possible only through our having effected enormous purchases in the Oriental Rug Marts during 1913 and 1914, prior to the outbreak of the war.

When our representatives were traversing the Orient in quest of these Rugs, it was for the purpose of still further developing our wholesale trade in America. But the subsequent scarcity of rugs, owing to conditions abroad, makes it advisable to conserve our stocks almost exclusively to our retail patronage. As a consequence, we have assembled on our floors at the present time the largest, most valuable and most representative collection since establishing business connections in the Orient.

It is our pleasure to extend to you a cordial invitation to inspect these rugs at your leisure, and avail yourself of this unusual offering.

Very truly yours,

*B. Altman*

45861

telligently samples of materials submitted by dealers, and to give written reports to his employer on materials that he thinks it might be wise to purchase, setting forth points of superiority and cost for comparison with materials now in use.

**Ribbons.** — Typewriter ribbons are known as *record*, *copying*, and *hectograph*.

*Record ribbons* are so made and inked as to produce clean and clear work. They may be obtained in almost any color or in two colors, solid black being the favorite. They cannot be used where letter-press copies are wanted. It is a law in some states that they must be used in typewriting legal work.

*Copying ribbons* are so made and inked that the finished letter may, by means of moisture, be copied by the letter-press into a letter-press book or on tissue sheets by a roller-press copier. Where letters are copied by either of these processes, this type of ribbon *must* be used. (Note paragraph on the Letter-Press, page 59.) They may be obtained in a variety of colors. Some will typewrite in one color and copy in another. A letter may be written in black and appear in the letter-press copy in green. Copying ribbons have one disadvantage: as they are rather heavily inked, letters will not present so clear an appearance as when written with record ribbons.

Two-color ribbons are called *Bi-chrome* — the upper half of the strip in one color and the lower half in another. These ribbons are used when it is desired to emphasize certain words, figures, or symbols. The contrast in color does this admirably. Black and red are favorite combinations, but others may be secured. Record and copying ribbons may be combined in the bi-chrome ribbon.

Both record and copying ribbons may be bought either heavily inked, moderately inked, or lightly inked, and the ribbon boxes are sometimes so labeled. The heavily inked ribbon will last longer, but will make rather heavy copies for the first few days. The lightly inked ribbon will not last so long, but will make neat copies from the beginning. The moderately inked ribbon is best for ordinary use.

*Hectograph ribbons* are specially prepared ribbons that are used for all work which is to be copied later on a hectograph or by any gelatin process.

It is occasionally necessary for a stenographer to use a record ribbon for part of his work, a copying ribbon for another part, and a hectograph ribbon for filling in printed forms that are afterwards to be taken off on the hectograph. This problem may be solved by purchasing a bi-chrome ribbon in black record and blue copy, cutting off a yard or two at the end and replacing it with a strip of hectograph ribbon.

**Carbon.** — For the average business correspondence, where one carbon copy of a letter is made, a medium weight carbon sheet is used. Qualities and prices vary. Some carbons produce almost as clear impressions as original letters, and will not smudge even when rubbed with the fingers. Others smudge so easily that merely handling the copies will render them almost indecipherable. The more expensive grades will make three or four good copies on fairly heavy bond paper at one writing. Good carbon paper represents a considerable expenditure of money, but it is an investment worth while. One method of testing the quality of carbon is to keep the first and last copies made with a sheet of carbon, together with a memorandum of the number of pages of notes written with it and the price of the material. The same test should be applied to the carbon then in use. A comparison of the two brands will show at a glance which of the two is the better investment.

**Typewriting Machines.** — Typewriting machines are expensive. The operator who does not take good care of his machine not only paves the way for poor work that will react against him, but he is not identifying his employer's interests with his own. Each morning the machine should be dusted thoroughly and the type cleaned, and at night it should be covered to protect it from dust. It should be oiled every two or three weeks and kept in constant repair as to alignment, tension, roller, and other parts. The average employer realizes that his machines have cost him

## OFFICE PRACTICE

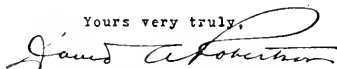
THE UNIVERSITY OF CHICAGO  
FOUNDED BY JOHN E. ROCKEFELLER  
OFFICE OF THE PRESIDENT

Chicago, November 1, 1916

Dear Sir:

Your letter of August 31 with enclosed questionnaire is received. The University of Chicago is glad to supply such information as has been collected on the subject in which you are interested, and the papers will be returned to you as soon as is practicable. If other points occur to you on which a more detailed statement would be of service, please do not hesitate to call upon this office for assistance.

Yours very truly,

A handwritten signature in dark ink, appearing to read "James A. White", written in a cursive style.

Secretary to the President

DAR-V

Mr. James A. White  
6901 Cottage Grove Ave., Chicago



money, and he is willing to pay the slight cost necessary to keep them in perfect condition. Occasionally he may fail to realize this, but a tactful stenographer can soon convince him that it is worth while. Moreover, efficient workers will not remain long with shiftless employers.

### *Mechanics of the Language*

**Spelling.** — The boy or girl who cannot spell may not hope to become a successful stenographer. Other callings are open to him, but not that of stenographer. The habit of correct spelling is essential, but the dictionary habit must be assiduously cultivated as well. The proper divisions of words at the ends of lines and hyphenation give trouble at times.

The correct spelling of proper names is even more important than the spelling of ordinary words. An occasional misspelled word may be forgiven on the ground that a slip occurred somewhere, but there are people who will not excuse the misspelling of their names. If Mr. Browne spells his name with an “e,” spell it with an “e.” If Mr. Jones-Smith hyphenates his name, use the hyphen. If Mr. Smith spells his name “Smyth” or “Smythe,” do the same. If Mr. Smythe has been doing business with a house for even a short time, and their letters to him indicate that they know him as “Smith,” he cannot be blamed for refusing to continue with people who to him are either indifferent or careless in their methods of doing business.

Even the best speller may find difficulty, during his first week in an office, with the spelling of the technical terms used. Employers do not always realize this. However, if the stenographer will make a study of the letter-press book or files, if he will read over the catalogues, pamphlets, or trade papers in which the firm may be interested and which they may quote constantly, if he will purchase a shorthand dictionary and look up and practice the outlines of every new word he encounters, in an incredibly short time he will have a vocabulary that will enable him to take dictation with ease.

**Composition.** — It is a very difficult thing to dictate offhand a letter that will read well. The writer polishes his thoughts before presenting them to his public, the orator may prepare and memorize his speech long before it is given, but the business man must say what he has to say and say it quickly. Even well-educated men, with their minds on the thought and not on the language in which the thought is clothed, may make errors; and while it is true that the dictator is responsible for the style of the business letter, an educated man will usually appreciate and recognize the help he may receive from an educated stenographer. It is the partly educated or almost illiterate man who is more difficult to handle. Yet even here the stenographer can glide silently into these situations and supply the help that is so badly needed, without giving offense. Men rarely like to admit their deficiencies in English and a tactful stenographer will never make such an admission necessary. This type of assistant will realize that a man who is able to organize and run a business, even though handicapped educationally, is entitled to respect for his mental and executive ability.

It is the stenographer's business to keep his grammatical rules well in mind, to understand where and how to punctuate, to use commercial abbreviations properly, to know the proper forms of address and salutation for people in all ranks of life — or, at least, to know where to obtain such information. Books of reference may always be consulted, and an alert stenographer will, in addition, become familiar with good books on business English and will make use of the suggestions they offer. He will consider it money well invested to take special courses in general composition and business English, and he will find that courses of this kind are part of the evening work of many secondary schools and colleges.

**Editing.** — No letter should be submitted for signature that has not been edited by the stenographer, *i.e.*, read over carefully to see that it makes sense and that there are no typewriting errors. This editing is best done before the letter is removed from the machine, as it is then easier to make slight changes.

UNIVERSITY OF CALIFORNIA  
OFFICE OF THE PRESIDENT

Berkeley, October 30, 1916.

My dear Dr. Brodeur:

I thank you very much for sending me a copy of your translation of the Prose Edda. It certainly is much more than a translation. You have thrown your own vigour and personality into the work. It would seem to me that the book is likely to be very much appreciated and used.

Very sincerely yours,

*Benj. Ide Wheeler.*

Dr. A. G. Brodeur,  
2617 Virginia Street,  
Berkeley.

*Systematizing the Work*

Systematizing the typing of the correspondence involves the principles that were followed in systematizing the handling of the mail.

It is your first day in a business office. You are given a desk with three drawers on each side, and a drop table in the middle which holds the typewriter. You have been told that letters are written in block style, single spaced, with double spaces between paragraphs, and that a carbon copy is made of each letter on a thin grade of paper. You are also told that the initials of the dictator and of the stenographer are to appear in the lower left-hand corner of each sheet. You find in the desk large letter-heads, half size sheets, stamped envelopes, some plain white unstamped envelopes, thin tissue sheets for carbon copies, and some letter size sheets of paper that bear only the name of the house in the upper left-hand corner — the second sheet letter-heads. You are told that carbon copies are to be placed in a wire tray for the filing clerk, and that the letters you write will be collected several times each day.

**Arrangement of Tools and Materials.** — Place those articles needed most frequently nearest to your right hand. The following general arrangement may be found good:

*Eraser*

Fastened to front of typewriter with string long enough to permit of easy use

*Desk — right side*

Stenography notebook and box of sharpened pencils

Wire tray for finished letters

Desk tickler or memorandum pad

*Desk — left side*

Sheet letter-size carbon paper

Wire tray for carbon copies of letters

*Top Drawer — right side*

Letter-heads and second sheet letter-heads

Half sheets at rear of drawer (drawer slightly open)

## MARSHALL FIELD &amp; COMPANY

ADAMS, QUINCY, FRANKLIN AND FIFTH AVE.

CHICAGO October 28, 1916.

CHICAGO WHOLESALE ADAMS QUINCY FRANKLIN FIFTH AVE.  
 CHICAGO 40 DETAIL STONE MOUNTAIN BATHHOUSE & SHOWER  
 4TH FLOOR 100 W. WILSON STREET  
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 100th FLOOR 87 100 W. WILSON STREET

Simon Newman Company,  
 Newman, California.

Gentlemen:

Answering yours of the 21st, claiming short one dozen Trousers invoiced September 16th, will say that our shipment of that date consisted of one case of Cotton Knit Underwear and one bale of Cotton Sheeting, and from the records here we would say that nothing besides this one dozen went into the Underwear case.

Please, therefore, look up the Railroad Company's billing, and if you find that the case was not delivered, we will start tracer. The shipment should be the one covered by our receipt of September 19th.

Yours very truly,  
 MARSHALL FIELD & COMPANY.

MD  
 PRAHMAN

*Top Drawer — left side*

Tissue sheets for carbon copies (drawer open)

*Second Drawer — right side*

Envelopes in separate piles (drawer open)

This leaves three drawers for storing reference books, notebooks, general supplies, and cleaning materials.

**Order of Operations.** — A common criticism of beginners is, that even though they may typewrite a fairly good letter, they cannot handle a day's correspondence with the facility of the experienced stenographer. The ability to handle a day's work with ease and rapidity is largely the result of following some definite order of operations — doing the same mechanical thing in the same way day after day, and so becoming skillful in the manipulation of materials and tools. To do this well, there should be little or no wasted activity. Concentrate upon the following for a day or two, and good working habits will soon be formed :

*Inserting Paper*

- 1 Write envelope first, place in tray on right
- 2 Remove tissue sheet from left top drawer with left hand
- 3 Transfer to right hand, and use left to remove carbon sheet from desk, placing carbon on top of tissue sheet
- 4 Transferring both to left hand, remove letter-head from drawer with right hand and place on top
- 5 Insert in machine with top edges even

*Removing Paper*

- 1 Press release lever and remove letter from machine
- 2 Place finished letter in tray on right
- 3 With left hand place carbon sheet on desk, left
- 4 Place carbon copy in tray, left

The next step will be to study the letter-heads, decide upon the typewritten form to be used, adjust the machine for that form, and then begin to study the letters or the literature of the house.

**SUGGESTIVE EXERCISES**

What is meant by the block system of typewriting letters?

Using your school letter-head, state how you would arrange your marginal and tabular stops, so as to obtain a well-placed letter.

Describe the method of erasing on carbon copies while they are still in the machine.

Mention three causes of uneven coloring in a typewritten letter.

What is meant by a bi-chrome ribbon, a record ribbon, and a hectograph ribbon?

Mention two books that you would consider valuable to have on hand for ready reference while engaged in getting out the mail.

## SECTION 3

### MAILING THE CORRESPONDENCE

Perhaps one of the most annoying things in the experience of the business man is the receipt of a letter from a correspondent, in answer to one which he carefully thought out, saying that the printed matter referred to in the letter has not been received.

#### *Enclosures*

The young stenographer is inclined to forget enclosures. He should train himself to note the statement "We are enclosing," make it a rule to obtain the enclosure referred to as soon as he reaches these words in a letter, and place it immediately in the envelope.

**Small pamphlets and printed matter.** — These may be kept in the desk and within easy reach of the hand. If the custom of addressing the envelope first is adhered to, it is a simple matter to insert the enclosure.

**Stamps.** — Money in small amounts is sometimes sent in the form of stamps. These should never be placed loosely in an envelope, but should be folded between paper or placed in a piece of waxed paper or a small waxed envelope. This will prevent gumming.

**Currency.** — Because of the danger of loss, currency remittances are seldom made through the mail. If the money must be sent in this way, the letter should be registered. Sometimes coin currency is sent in coin cards. This method is used occasionally

in ordering inexpensive articles by mail or in making small contributions to charities, but it is not safe.

**Checks.** — Business houses remit by check. It is the safest method, for the canceled check or voucher serves as a receipt.

**Postal Money Orders.** — For people who have not bank accounts, the postal money order is safe and inexpensive. The drawer of a postal money order goes to the post-office, makes out an application, indicating his name and address, the name and address of the payee, and the amount. He then pays to the postal clerk the money in question, plus the required fee. The clerk makes out and gives to the drawer an order on the post-office of the payee to pay to the latter the sum called for. The drawer retains a slip as receipt and sends the money order to the payee, who can indorse it and deposit it as he would a check, or cash it on identification at his post-office. In other words, the drawer deposits a certain sum in the post-office, and draws a check against that deposit to the credit of the payee.

These money orders may also be made out on foreign countries. In that case, the law requires that the application shall not be made out by any one connected officially with the post-office. The drawer himself, or some one for him, must make it out. The post-office clerk makes out the money order, which is sent in the same way as the domestic money order.

**Express Money Orders.** These are issued by the various express companies. It is not necessary to make out a written application. A verbal request will suffice. (For information regarding money sent by telegraph, see page 151.)

**Verifying Amounts.** — In all cases of money remittances, the careful stenographer will verify the amount mentioned in the letter with the amount shown on the check or money order.

Where enclosures must be obtained from the cashier or from some other source in the office, the time to obtain them is when the letter is being written. If this is impossible, a note should be pinned or clipped to the envelope, so that it will be automatically called to attention when the letter is signed.



# Fees for Money Orders drawn on Domestic Form

Payable in the United States (which includes Guam, Hawaii, Porto Rico and Tutuila, Samoa); or payable in Bermuda, British Guiana, British Honduras, Canada, Canal Zone (Isthmus of Panama), Cuba, Mexico, Newfoundland, at the United States Postal Agency at Shanghai (China), in the Philippine Islands, or the following islands in the West Indies: Antigua, Bahamas, Barbados, Dominica, Grenada, Jamaica, Martinique, Montserrat, Nevis, St. Kitts, St. Lucia, St. Vincent, Trinidad and Tobago, and Virgin Islands.

For Orders From \$ 0.01 to \$ 2.50	..... 3 cents.
From \$ 2.51 to \$ 5.00	..... 5 cents.
From \$ 5.01 to \$ 10.00	..... 8 cents.
From \$10.01 to \$ 20.00	.....10 cents.
From \$20.01 to \$ 30.00	.....12 cents.
From \$30.01 to \$ 40.00	.....15 cents.
From \$40.01 to \$ 50.00	.....18 cents.
From \$50.01 to \$ 60.00	.....20 cents.
From \$60.01 to \$ 75.00	.....25 cents.
From \$75.01 to \$100.00	.....30 cents.

## Memoranda of Issuing Postmaster:

Note — The maximum amount for which a single Money Order may be issued is \$100. When a larger sum is to be sent additional orders must be obtained. Any number of orders may be drawn on any one order for office use only. Applications must be prepared at the office of issue for three years from date of issue.

(Enlarged Jan., 1914.)

APPLICATION FOR DOMESTIC MONEY ORDER  
(Front and Reverse of Form)

(Form No. 6001)

## Post Office Department

THIRD ASSISTANT POSTMASTER GENERAL  
DIVISION OF MONEY ORDERS

No. \_\_\_\_\_

Stamp of Issuing Office

DOLLARS	CENTS
---------	-------

The Postmaster  
will insert

here \_\_\_\_\_  
the office drawn on, when the office named by  
the remitter in the body of this application is not a Money Order Office.

Spaces above this line are for the Postmaster's record, to be filled in by him.

## Application for Domestic Money Order

Spaces below to be filled in by purchaser, or, if necessary,  
by another person for him

Amount

Pay to \_\_\_\_\_ Dollars \_\_\_\_\_ Cents

Order of \_\_\_\_\_  
(Name of person or firm for whom order is intended.)

Whose Address is \_\_\_\_\_ No. \_\_\_\_\_ Street  
Post Office \_\_\_\_\_

State \_\_\_\_\_

Sent by \_\_\_\_\_ (Name of Sender)

Address of Sender \_\_\_\_\_ No. \_\_\_\_\_ Street  
PURCHASER MUST SEND ORDER AND COUPON TO PAYEE

*Printed Matter under Separate Cover*

Material that is too bulky to go into the ordinary envelope is sent in a separate wrapper. The stenographer usually wraps and addresses the catalogue or booklet when he writes the letter. If the mailing department attends to this, he should send the addressed wrapper to that department. The important thing is to see that printed matter is sent out in the same mail with the letter — earlier, if possible. Printed matter is charged for and sent as third class mail, and it may be delayed in transit. Some houses number all catalogues and booklets, and the stenographer places the number of the booklet in the lower left-hand corner of the letter.

*Signing the Mail*

In large houses, the mail is collected by office boys at certain intervals during the day, is signed, and is sent out. The hours at which such mail is collected are usually selected with reference to certain fast trains. This question of mail for special trains is discussed in the section on Expediting the Correspondence, page 56. In some professional offices, mail is signed almost as soon as it is written. In other houses, all mail is signed at the close of the day. Whatever is the custom, the stenographer should so plan his work as to conform to the rules of the office.

*Preparing Mail for the Post-Office*

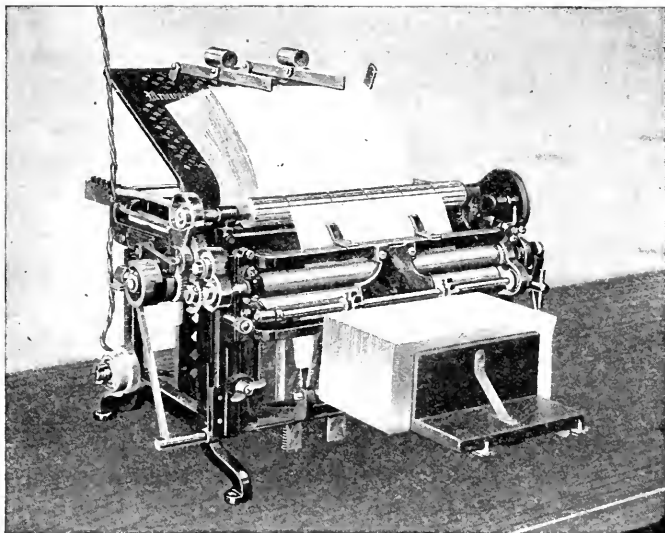
**Folding by Hand.** — The actual folding and insertion of letters into envelopes may be the work of the stenographer in the small professional office, or the work of the office boy or the mailing clerk in the larger office. The best method of folding a letter is the one that will make its reading most convenient for the recipient. One method used for letters to be placed in small envelopes, is :

- 1 Fold letter up to within one-half inch of top of sheet
- 2 Fold left side over less than one third of width
- 3 Fold over again the same distance, leaving a slight flap at right-hand side
- 4 Insert letter in envelope with flap facing you

When the letter is removed from the envelope, it will open almost automatically.

In folding letters for large envelopes, the first fold should be one-third from the bottom, the next fold an equal distance from the first, leaving a flap exposed at the top.

Some corporations use large letter-heads and “window” envelopes. In folding their letters, the first fold is from the bottom



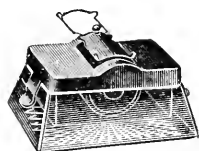
Courtesy of American Multigraph Sales Co.

#### FOLDING MACHINE

and one-third of the distance up. The folded two-thirds of the sheet are then folded under, so that the name and address of the recipient are on top. The letter is inserted in the window envelope, with the name and address showing through.

One careless mistake that young clerks make is placing letters in wrong envelopes. Aside from the delay occasioned, serious trouble may ensue. The clerk ought to check the name on the letter with that on the envelope.

**Folding Machines.** — Certain machines have been invented to fold mail, and where more than one thousand letters are sent out in a day, these may be used to advantage. When using machines of this type, see that the envelopes are stacked so that the folded letter will automatically go into its proper envelope.

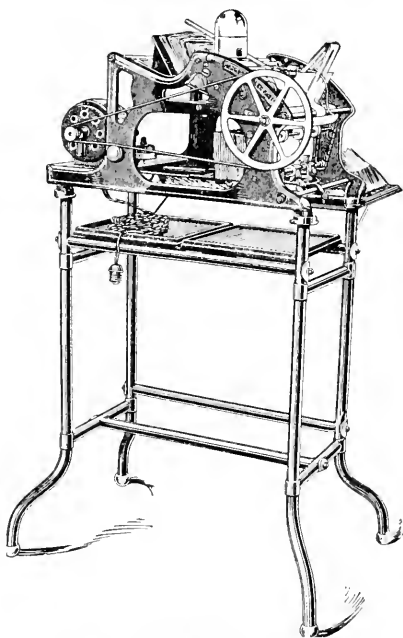


Courtesy of Cushman &  
Dennison

**MOISTENING DEVICE**

**Sealing by Hand.** — Where the quantity of mail to be sealed is small, the envelopes are usually spread out so that all the gummed flaps are exposed. A wet sponge or a patent moistener, which consists of a glass tube filled with water, in the end of which a piece of felt is inserted, is passed over the gummed flaps. Each flap is then fastened down by hand. Another device consists of a tin cup with perforated top, in which there is a wet sponge. The flap of the envelope is passed across the wet surface. The device illustrated has a dampened roller which takes the place of the sponge.

**Sealing Machines.** — Machines are now on the market that will seal 5000 to 6000 envelopes in an hour. They are used in the larger houses. A machine of this kind is illustrated here.



Courtesy of American Multigraph Sales Co.

**SEALING MACHINE**

**Stamping by Hand.** — There is only one correct place for a stamp—the upper right-hand corner of the envelope. The post-offices use machines that automatically cancel stamps. If the stamp is placed incorrectly,

the postal employee must turn the envelope around or put it aside for later stamping. A delay of three or four hours in delivery may result because a careless clerk has not done his work properly.

When the office mail is stamped by hand, the stamps are usually bought in sheets of one hundred. The sheet is folded over and over to the width of one stamp. The sheet is then torn quickly into strips of ten stamps each, the strips are moistened, and the stamps affixed quickly to the envelopes, which should be so arranged as to facilitate quick handling. Care must be taken to see that stamps adhere to envelopes. If pasted loosely, they will curl up and fall off.

**Stamping Machines.** — There are stamping machines in which stamps are placed and locked, and which register the number of stamps used. Letters are stamped by punching them with this machine.

There are other machines on the market that will seal and stamp the mail at the same time.

### *Postal Regulations*

**Insufficient Postage.** — Responsibility for insufficient postage must be laid at the door of the mailing clerk. In sending letters and packages, the recipient should be considered, and mail clerks and stenographers ought to be familiar with the regulations covering domestic and foreign mail. What happens when a letter is received with insufficient postage?

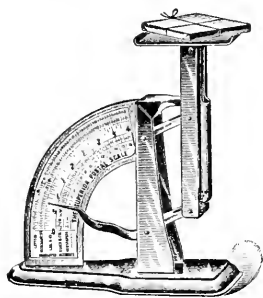
In the United States, the mail carrier will not deliver the letter until the addressee has paid the excess postage due. The impression naturally created by the receipt of such a letter is that the writer is either careless or that he does not consider the convenience of his correspondent.

In foreign countries, and particularly in South America, the matter may cause great inconvenience to the correspondent. The following paragraph, quoted from the February, 1915, issue of *Americas* is illuminating:

"It costs five cents for a one-ounce letter to Buenos Aires. If your office boy puts a two-cent stamp on the letter you have indited so diplomatically, this is what will happen: The Buenos Aires post-office will notify the addressee that there is a letter for him with insufficient postage. He will have to go or send for it. At the post-office he will be required to pay six cents — three for the postage you did not put on, and three more as a fine for your fault. If you receive no reply to the letter, you may speculate whether the Buenos Aires business man refused to take the letter at all, or whether, having been at trouble and expense, he has failed to appreciate your interest in him."

It is said that if Americans knew how much South American business is lost simply because this question of postage is not given proper consideration, they would supervise their mailing departments more rigidly.

**Foreign Addresses.** — The street name and number must appear on all letters to foreign correspondents. In certain countries, letters that are not fully addressed are placed in the "General Delivery" to await the inquiry of the addressee and it may be weeks before the letter finally reaches him.



Courtesy of Triner Scale Co.  
POSTAL SCALE

**Postal Scales.** — All mailing departments are equipped with postal scales. These come in various sizes and kinds. Some models show not only the weight, but the postage required on each class of mail. When in doubt, weigh your mail.

**Safeguarding Mail.** — To guard against loss of letters, it is customary to have the sender's name and address printed in the upper left-hand corner of the envelope or on the back of the flap. It is, therefore, desirable to mark all packages with this information. If it does not appear and the sender cannot be found, the letter or package is sent to the Dead Letter Office at Wash-

ington, where it is opened. If there is any clue to the address of the writer, it is returned, but only after considerable time has elapsed.

Occasionally a letter that is addressed correctly is lost in the mails. On request, the post-office authorities will make an effort to find it. This is known as sending a *tracer* after a letter.

**Registering Mail.** — The post-office is not responsible for letters or packages lost in transit, unless they are registered or insured. If a letter contains valuable enclosures or any currency, register it. In addition to the regular postage, a ten-cent stamp is placed on the envelope, and the letter turned in at the registry window of the post-office. The postal clerk will give a receipt for it. A duplicate receipt will be sent out with the letter, and the recipient will be required by the mail carrier to sign it. If the sender desires, this receipt will be sent to him, provided he writes across the face of his letter "Receipt demanded." The post-office is responsible to the sender for the full amount in case such a letter is lost, not exceeding \$50.

**Insuring Mail.** — Domestic parcel post packages may not be registered, but they may be insured. For a fee of 3 cents, in addition to the regular postage, the package will be insured for not exceeding \$5 in value; for 5 cents, not exceeding \$25 in value; for 10 cents, not exceeding \$50 in value, and for 25 cents, the value may be raised to \$100. The fee must be in stamps on the package in addition to the regular postage. Foreign parcel post packages may be registered but not insured, except in the Canal Zone, Guam, Shanghai, and the Philippines. Indemnity for loss on mail matter to the Philippines can be claimed only when the loss has occurred in the U. S. postal service.

**C. O. D. Packages.** — Domestic parcel post may be sent c. o. d. In this case, c. o. d. tags, furnished by the post-office, must be attached to parcels and 10 cents extra postage placed thereon. The tag must show the amount to be collected and the money order fee covering this amount. The post-office will collect amounts up to \$100 on such packages, and make remittance to

the sender by postal money order. The package is insured during transit for its full value up to \$50.

In the Appendix will be found information regarding postal regulations and the classes of mail, with which all office workers should be familiar.

### SUGGESTIVE EXERCISES

You wish to send a money order for \$1.50 to pay for your subscription to the *Ladies' Home Journal*, Philadelphia, Pa. How will you secure your money order?

What is the object of registering mail?

Define "window" envelope, special delivery mail, coin cards, express money orders.

Why is it important to stamp letters in the upper right-hand corner?

Explain briefly what is meant by insuring parcel post packages.

## SECTION 4

### EXPEDITING THE CORRESPONDENCE

The United States Government, the railroads, and business men have worked over the problem of getting mail to its destination in the shortest possible time.

#### *Fast Mail Trains*

Two of the fastest mail trains in this country are those of the New York Central and the Pennsylvania Railroads that run between New York City and the West. In addition to these two, there are many other fast mail trains, equipped with post-office cars on which government mail clerks travel. These men sort and stack the mail, so that it is ready for distribution when it reaches its destination.

The mailing clerk in an office must be familiar with the length of time necessary for a letter to reach the more important cities. He must know when the fast mail trains leave and must see that mail is sent to the post-office in time to catch them. In well-organized offices, mail is collected in time to meet these trains.



The general post-office will receive train mail until within one hour of the departure of the train. In the terminal depots of the large railroads will be found special letter boxes in which mail for the fast trains can be placed up to within ten minutes of the departure of the train.

To determine mail time from one city to another, consult the types of business journals referred to in the division on Office Reference Books, page 222.

### *Foreign Mail*

The *regular* mail for any special steamer closes at certain stations of the post-office two or three hours before sailing time. There is usually a *supplementary* mail, however, which is not sent out from the general post-office, or from the station assigned for foreign service, until later. There is sometimes an extra charge for such mail. Still later mail is known as *dock* mail. Foreign letters may usually be brought to steamers up to about ten minutes before sailing time. Different steamship lines have different usages as to the amount of extra postage required on letters mailed in this way.

### *Special Delivery*

Sending a letter by special delivery will save an hour or two. A ten-cent special delivery stamp is placed on the envelope or ten cents in ordinary postage, but in that case the words "Special Delivery" must be written across the face. Such letters leave the post-office with the regular mail. When they reach the post-office of destination, they are immediately sent out by a special messenger during special delivery hours instead of waiting for the regular delivery.

### SUGGESTIVE EXERCISES

What class of mail includes magazines sent out in bulk by publishers?

What is the difference in rate between the magazine you mail to a friend and the magazine the publisher mails to you?

If you received important information that you desired to send by a steamer sailing within one half hour, what steps would you take to get the letter on board?

State two instances in which you would register a letter.

What steps would you take to send a letter by special delivery?

## SECTION 5

### COPYING THE CORRESPONDENCE

A copy is kept of everything that leaves the business office. No one attempts nowadays to remember details that may be found in the office files. The business man saves his brain for the big things. It is becoming more and more the custom for office managers to give even instructions to employees in writing, so that copies of these instructions may be kept on file.

We shall consider here the duplication of the business letter. It may be made in any one of three ways, each of which has its advantages and disadvantages for certain lines of business.

#### *The Carbon Copy*

It is advisable to use a fairly heavy grade of paper for the carbon copy, as the tissue sheets sometimes used have a tendency to become crushed in the files. If several copies of a document are needed, thinner paper must be used. The thinner the paper, the greater the number of copies that may be made.

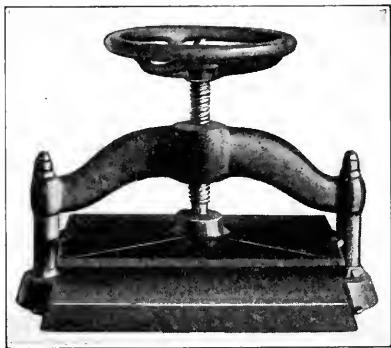
**Advantages and Disadvantages.** — One *advantage* of the carbon copy is, that it can be made at the same time as the original letter and with a minimum of effort. A greater advantage is that it can be filed with the letter to which it is an answer, thus keeping all correspondence from and to one person in one folder. One *disadvantage* is, that the signer of the letter may alter the original and neglect to make the changes on the carbon. It then ceases to be a true copy of the letter sent out. In offices where the carbon copy is used, the stenographer must see that when letters are returned for rewriting, the first carbon is destroyed; and he should be told when ink corrections are made on originals, so that he may enter them on the carbon copy.

*The Letter-Press Copy*

The letter-press copy is made in a book consisting of tissue sheets. The process is to moisten a sheet of the tissue paper, place the letter to be copied on top of it, protect the dry tissue leaves with oiled boards, close the book, and subject it to pressure in a letter-press machine. Typewriter copying ribbons must be used for letters copied by this process. Copies of handwritten letters may be made, provided copying ink is used.

**Disadvantages.** — One great disadvantage of this method is that the correspondence to and from an individual cannot be filed in one folder. Letters received are filed in one place, while copies of the answers are in the letter-press book. In looking up correspondence, it is necessary to run through many letter-press books in order to assemble what is wanted. This is not in accordance with good modern filing usage. Another disadvantage is that if the copying clerk over-moistens the tissue sheet, a blurred original and copy will result; and lastly, the process is slow and cumbersome.

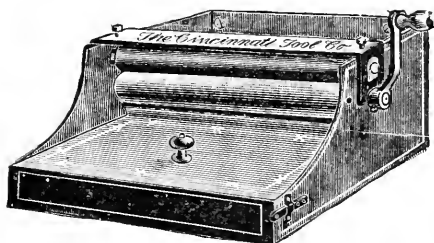
**Advantages.** — To offset all this, it has distinct advantages that account for its use in some houses. Its great advantage is that the copy is absolutely authentic, for it is not made until the letter has been signed. In steamship brokers' offices, for example, where almost every letter is practically a contract, this method of duplication is very much used. In many houses, where there is a large foreign correspondence, a book may be assigned for the mail of each country—one for German mail, one for French mail, one for South American mail, etc. Letters bound in this



Courtesy of Yawman & Erbe Mfg. Co.

LETTER-PRESS

manner are not apt to be lost. Even in offices where the carbon system of duplication is used, there is almost always need for a



Courtesy of Cincinnati Tool Co.

LETTER-PRESS BATH

letter-press method of copying telegrams and special papers of various kinds.

#### Method of Operation. —

On the careful operation of the letter-press depends the neat appearance of the original letter and of the copy in the book. Before inserting the letters to be

copied in the letter-press book, arrange the materials conveniently. The clerk will require :

#### *Equipment*

Letter-press  
Letter-press bath  
Letter-press cloths  
Oiled boards  
Blotters cut to size of letter  
Soft bristle paint brush

#### *Order of Operations for Typewritten Letters*

- 1 Put oiled board in book on left page facing tissue on which letter is to be copied
- 2 Place dampened cloth on oiled board
- 3 Bring over tissue sheet on which letter is to be copied
- 4 Place letter face downward on tissue sheet
- 5 Repeat operations 1 to 4 until all letters are in book
- 6 Place book in letter-press, press down heavy plate, and allow book to remain in machine for two or three minutes

Envelopes should be stacked face down. Where the letter is handwritten, the following method, though slow, will give excellent results :

#### *Order of Operations for Handwritten Letters*

- 1 Put oiled board in book, as above
- 2 Bring tissue sheet over on top of oiled board

- 3 Moisten tissue sheet with soft bristle paint brush
- 4 Blot tissue sheet slightly
- 5 Place letter on sheet face downward
- 6 Place oiled board on top
- 7 Repeat operations 2 to 5 inclusive until all letters are in book
- 8 Place book in letter-press, press down heavy plate, and allow book to remain in machine for two or three minutes

In wetting cloths, remember that letters written with a new ribbon will require very little moisture, while an old ribbon will require cloths fairly wet. Experience alone will determine the degree of dampness required. Cloths that are too wet will watersoak and blur the original letter.

#### *Order of Operations in Removing Letters*

- 1 Stack blotters at back of desk right
- 2 Place one blotter on desk right front
- 3 Place book center foreground
- 4 Open *back* cover of book, and turn to *last* letter copied
- 5 Remove letter and place on blotter at right
- 6 Remove one blotter from stack and place in book
- 7 Place another blotter on top of copied letter removed
- 8 Remove next letter
- 9 Continue operations 5 to 8 until all letters have been removed

#### *Drying Letters*

The original letters, which were placed between blotters, should be kept there and run into the press to be dried thoroughly. Damp letters, when inserted in envelopes, will cause the glue to soften.

#### *Insertion in Envelopes*

If the envelopes are stacked on the desk face down, this method of removing letters will bring them out in proper order for insertion in envelopes.

#### *Care of Equipment*

Oiled boards and blotters should be spread out to dry at the end of the day. To prevent mildew, cloths ought to be washed out every few days in hot water.

**Indexing Letter-Press Books.**—In the front of each letter-press book will be found an *alphabetic* index consisting of a few sheets for each letter of the alphabet. Strict alphabetic indexing is not possible, because letters must be indexed in the order of dates. All that can be done is to enter the names according to the first letter. For example :

Tower Manufacturing Co. . . . .	1, 15, 21, 23, 27, 29, —
Thompson & Norris Co. . . . .	16, 28, 32, 33, 34, 57, —
Taire Stamp Co. . . . .	17, 35, 53, —

In some books, the index page for B, for instance, has five columns, labeled A, E, I, O, U respectively. Names beginning with B and in which the first vowel is *a*, are entered in the first column. Names beginning with B and in which the first vowel is *e*, are entered in the second column, and so forth. This is a better arrangement than the one noted above, but it is not perfect alphabetizing.

As it would be inconvenient, in looking through letters, to refer to the index each time, it is customary to show, on each page of the book, the number of the page on which the last letter to that correspondent appears and the number of the page on which the next letter appears. This is known as *cross-indexing*.

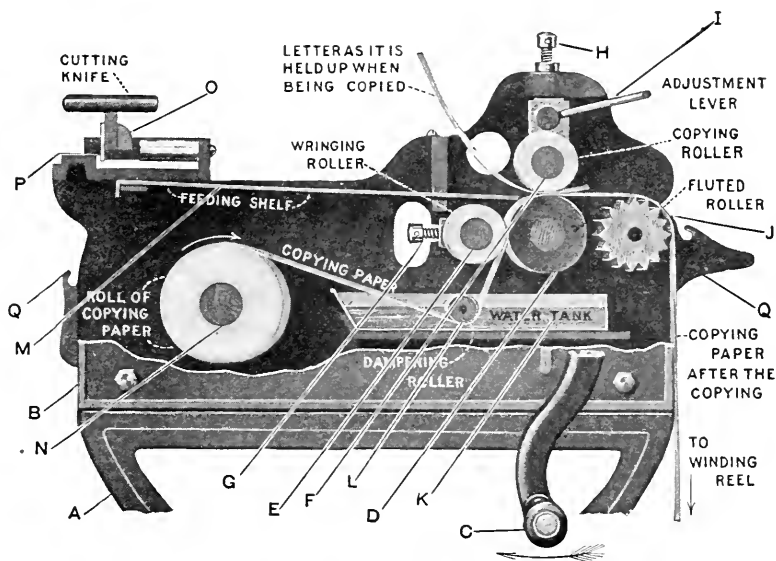
3	25	84	116
$\frac{0}{25}$	$\frac{3}{84}$	$\frac{25}{116}$	$\frac{84}{116}$

Page 3 :      0 indicates that the first letter to this firm is written on this page ; 25 indicates that the next letter will be found on page 25.

- Page 25: 3 indicates that the preceding letter will be found on page 3; 84 indicates that the next letter will be found on page 84.
- Page 84: Same principle applies here as to page 25.
- Page 116: The line under 84 indicates that the letter written on page 116 is the last letter in the book to this correspondent.

### *The Roller-Press Copier*

This is the modern type of letter-press. Some models contain a metal bath in which water is placed. A roll of tissue is dampened



Courtesy of Yawman & Erbe Mfg. Co.

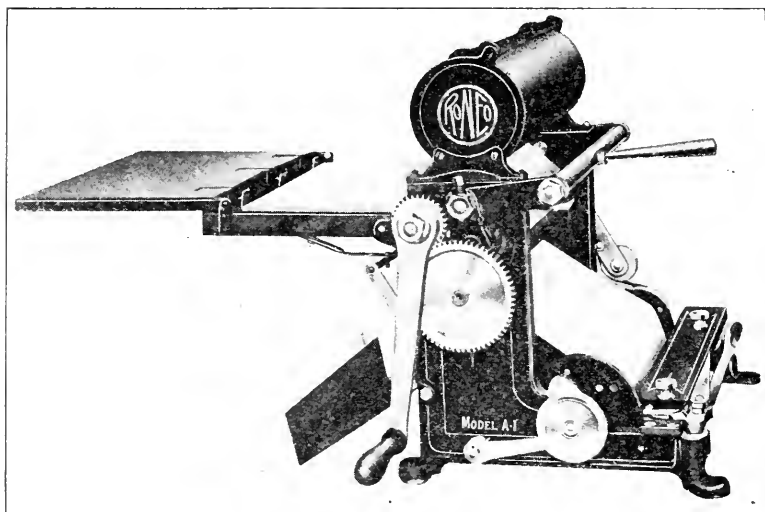
ROLLER-COPIER WITH BATH

automatically when the machine is operated, the letters are fed into the machine under a roller, and the pressure of the roller produces the copy. The original letters slip into a basket and the tissue roll, on which the copies appear, is wound about a square frame to dry. The copies are cut off the next morning and filed.

Another model eliminates the bath entirely and substitutes a roll of specially treated paper, which retains a uniform dampness for weeks.

### *Helpful Suggestions*

Our talks on mailing and copying have shown that the competent mail clerk will not consider himself a mere mailing and stamping machine. He will realize that his position requires a knowledge of



Courtesy of Ronco Company

ROLLER-COPIER WITHOUT BATH

postal regulations and of railroad and steamship facilities for the handling of mail, and that he must utilize this knowledge. He will know what kinds of information he can find in the weekly transportation journals or bulletins published in his city, and learn how to consult them. He will refer to the postal guide for correct post-office addresses whenever there is any doubt, and he will make it his business to learn what books are particularly applicable to the line of business in which he is employed. He will have on



hand a parcel post map and the circulars issued by the post-office department on the preparation of mail. He will see that all materials used by him in connection with letter-press copying or any other work are kept in good order, and that they are not wantonly destroyed before they have served their usefulness. If stamped envelopes are purchased from the post-office, he will see that provision is made for retaining damaged envelopes so that the proper refund may be collected. He will be most punctilious in the matter of handling stamps and other property of the office.

**Systematizing the Work.** — He will apply the principles that underlie systematizing to every branch of his work, and his desk will be so arranged that the materials needed are not only within easy reach of his hand, but always in good condition for work.

#### SUGGESTIVE EXERCISES

Explain the making of a carbon copy.

Copy in a letter-press book five letters given to you by your teacher. Index your letters alphabetically.

Explain the method of cross-indexing the leaves of a letter-press book.

Lay out a plan for taking care of your materials, assuming that you are mailing clerk in a house mailing 500 letters a day, and using the letter-press method of copying.

State which form of copying letters you think would be advisable in each of the following activities :

An electrician's office, where the manager has a tendency to change his letters in ink after they have been written ;

A manufacturing house, having thousands of customers, where the correspondence consists largely of orders and letters regarding them ;

A broker's office, where very few letters are received from outsiders, the greater part of the business being done by telephone and through interviews, and where the few letters sent out are of the nature of contracts.

## PART III

### OFFICE RECORDS — FILING

- SECTION 1 Office Records :
  - Classification
  - Filing
  - Indexing
- SECTION 2 Correspondence Filing — Flat Systems :
  - Spindle
  - Box File
  - Flat or Loose Sheet Drawer
  - Shannon File
  - Transferring
- SECTION 3 Correspondence Filing — Vertical Systems :
  - Equipment
  - Alphabetic Filing
  - Numeric Filing
  - Geographic Filing
  - Subject Filing
  - Follow-up Filing
  - Special Files
  - Transferring
- SECTION 4 Miscellaneous Records :
  - Loose-leaf Systems
  - Card Index-Systems

## SECTION 1

### OFFICE RECORDS

The one purpose served by any filing system is to facilitate the finding of papers. *Library Bureau.*

THE modern business man does not use his brains as a store-house for unnecessary detail. Even if he wished to do so, it

would be impossible for him to remember all the transactions in which he is engaged, all the letters he has written, all the prices he has quoted. He depends upon the office records to supply this information when needed.

### *Classification*

Office records may be grouped under three headings :

- **Correspondence Records**, consisting of all letters and documents received by the office, and copies of all letters and documents sent out.

- **Miscellaneous Records**, covering systems for keeping important general information on file.

**Accounting Records**, providing purely financial data.

### *Filing*

Filing is the disposing of papers in such a manner that they can be located instantly when wanted. Records filed in slipshod fashion, or in the wrong place, or by some filing system that does not take into consideration the needs of the particular business, are almost as useless as no records at all.

A good filing system, therefore, must meet three requirements, in the following order of importance :

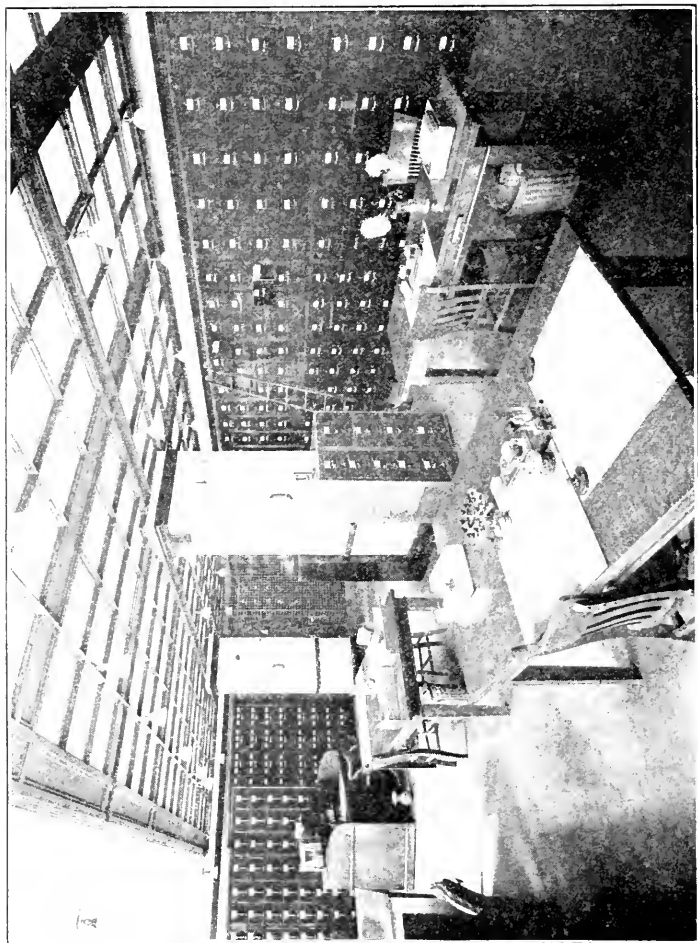
Papers must be found quickly

Papers must be filed with the least chance of error

The filing system must be suited to the needs of the business

Installing and running systems that will meet these requirements have assumed such proportions in modern business life that they have become very profitable lines of work, and open attractive fields for students who have a taste for work of this kind.

The installation of a filing system that will take care of a business handling one thousand to three thousand letters a year is a simple matter. Where the business spreads out over ten to fifteen departments, each with its particular needs, the problem becomes more intricate. And in the case of large corporations



Courtesy of Lehigh Coal & Navigation Co.

### FILING ROOM

handling tons of mail daily, experts are required to install adequate systems.

As a letter or paper which is misfiled is lost, and as it can be recovered only through accident or after a search covering hours or days, the filing clerk should be impressed with a sense of the importance of his position and of the documents entrusted to his care. Irresponsible clerks are rarely trusted with work of this kind. Indeed, one firm of filing experts absolutely refuses to install a filing system unless its management is placed in the hands of a clerk with sufficient intelligence and sense of responsibility to follow the system planned.

### *Indexing*

As applied to filing, the word “indexing” means the separation of records into groups for easy reference, according to name, number, location, or subject.

**Alphabetizing** enters into the operation of any system of filing employed. To alphabetize properly, it is not sufficient to place all letters beginning with A back of a guide marked A. It is necessary to arrange each card, or letter, or folder in strict dictionary order.

*Dictionary arrangement* implies carrying out the alphabetizing principle to the last letter in the word. When cards bearing the names of articles are to be filed, the names must follow each other as they would in the dictionary. Cards are sometimes made out for articles having the same general name, but with qualifying descriptive adjectives, as :

Saws, Band  
Saws, Crosscut  
Saws, Hack

These should be filed alphabetically according to the adjective.

*Directory arrangement* is applied in filing to names of persons, firms, corporations, or institutions. It means placing the surname first, then the given name, and then the rest of the name, and it

is the arrangement that must be observed in filing letters or making out cards.

For example: Adams, Henry  
Brown, William Knight

When firm or corporation names begin with "The," the article follows in parentheses and is not considered in alphabetizing.

For example: Brown Construction Co. (The)

When firms are incorporated and use the letters "Inc.," the letters follow in parentheses and are not considered in alphabetizing.

For example: Grace-Dellano Co. (Inc.)

The sign "&" is not usually considered in alphabetizing, but it is indicated on the card just as it occurs in the name.

For example: Brown & Bros.  
Brown & Co.

Here is a list of names grouped as they ought to be arranged:

Carson Bros., Chicago  
Carson Bros., New York  
Carson Building & Construction Co. (The)  
Carson, Carson & Co.  
Carson, Francis L.  
Carson, James L. (Inc.)  
Carson & Thompkins Co.  
Carson & Watson  
Carson, William K.

Where two or more names are identical, the addresses must be the determining factors. William Carson of Chicago will precede William Carson of Detroit.

For example:	Carson, William	Chicago
	Carson, William	Detroit
	Carson, William	New York City
	Carson, William	San Francisco

Names beginning with *Mc* or *Mac* usually precede all other names beginning with *M*.

**Addressing Letters or Envelopes from Cards.** — In doing this work, the firm name should be rearranged in proper form for the envelope. Inexperienced clerks often err here.

For example :

*Cards*

Brown Bros.  
Brown Building Co. (The)  
Cross, Mark, Inc.  
Dawson & Co., J. L. & D. W.

*Envelopes*

Messrs. Brown Bros.  
The Brown Building Co.  
Mark Cross, Inc.  
Messrs. J. L. & D. W. Dawson & Co.

### SUGGESTIVE EXERCISES

What do you understand by the dictionary arrangement of words?

What do you understand by the directory arrangement of names?

Using your local telephone directory, select the first five names under each letter of the alphabet from A to E inclusive, and arrange them in the form in which they would appear in the address of a letter.

Using a trade paper or a technical magazine, select the names and addresses of twenty-five advertisers, make out cards in directory form, and arrange them alphabetically.

Write a short composition on the importance of a good filing system for any business house.

## SECTION 2

### CORRESPONDENCE FILING — FLAT SYSTEMS

Considered from the *mechanical* standpoint, there are two systems of filing — the flat and the vertical. A flat filing system is any system where papers are filed flat in a box or drawer. A vertical system is any system where papers are filed standing on edge.

Considered from the *indexing* standpoint, there are four systems of filing — alphabetic, numeric, geographic, and subject or topical. Any one of these systems of indexing may be applied to the flat or the vertical system of filing.

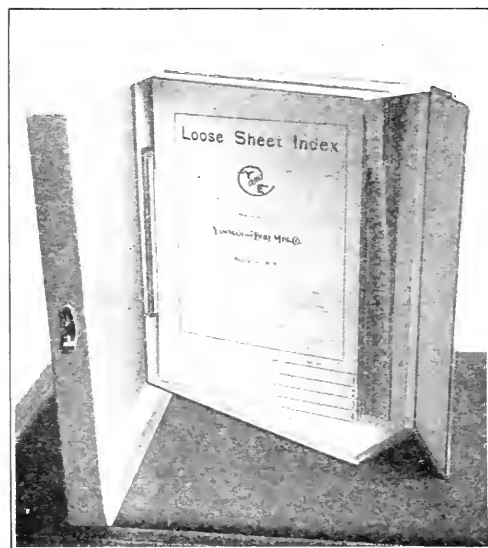
#### *Spindle*

The simplest form of flat file in use to-day is the wire spindle. Papers are pressed down on the sharp point of the spindle, which

pierces them and holds the contents of the file intact. This method is obsolete for business purposes to-day, but is still used for odd papers by the housekeeper and the small storekeeper.

### Box File

The box file is another form of flat file. It is made of heavy cardboard, opens like a book and is about 9 × 11 inches in diameter and 4 to 5 inches thick.



Courtesy of Yawman & Erbe Mfg. Co.

BOX FILE

It contains a number of manila leaves, with tabs bearing the form of *index* required. This is usually a simple A-Z index. The leaves are fastened to the inside of the box. Papers to be *filed* are slipped in between these leaves. Some box files are so equipped that letters must be placed on top of the index leaf, while in others the letters are placed under the index leaf. Clerks should examine files carefully to determine which plan is to be followed.

The *advantage* of this form of file is that it is cheap. Its *disadvantages* are, that letters from one concern are scattered through a number of boxes, letters fall out easily when a box is tipped over, the boxes are usually arranged on inaccessible shelves, and they gather dust and are unsanitary. The box file is antiquated and is seldom used for filing the entire correspondence of an office. It is occasionally used by professional men whose correspondence is

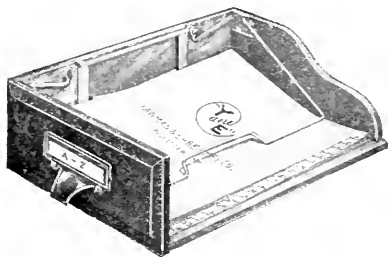


quite limited, and it is also used at times in business houses for the temporary sorting of important papers.

### *Flat or Loose Sheet Drawer*

This is a wooden drawer, which fits into a neat cabinet of similar drawers. These cabinets are made in such form that new stacks of drawers can be added from time to time, thus building up larger cabinets as they are needed. The flat drawer is *indexed* in the same manner as the box file, but the subdivision of the alphabet is usually greater, each drawer being assigned a part of the alphabet. There is a strong clamp fastened at the side of the drawer to hold the letters firmly in place. Papers are *filed* under their proper alphabetic division, according to date.

Its *advantages* over the box file are that the drawers can be kept in a wooden cabinet, that it does not collect dust, and that it is more durable. Its *disadvantages* are that letters from one correspondent are separated by letters from other correspondents in the same alphabetical division, and that it does not provide natural expansion; that is, when the volume of correspondence grows, the old indexing equipment must be discarded.

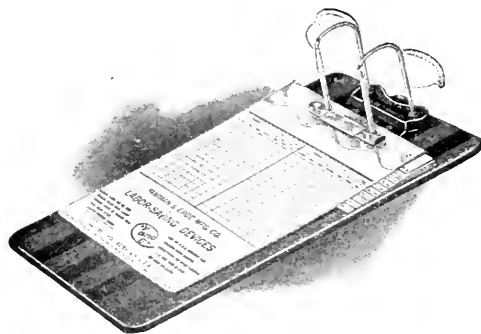


Courtesy of Yawman & Erbe Mfg. Co.  
FLAT OR LOOSE SHEET DRAWER

This form of file is used mostly where correspondence comes from a large number of different sources, and where there are apt to be but one or two letters from any one source. A mail order house selling cheap novelties might find this an economical method of filing, as correspondence could be destroyed every few months. This method of filing is also used by architects and builders, as it affords a convenient means of keeping in one drawer all correspondence and estimates relating to any special piece of work.

*Shannon File*

The Shannon file, named after the man who invented it, is the most popular form of flat filing. It consists of a board on which



Courtesy of Yawman & Erbe Mfg. Co.

SHANNON FILE

is mounted a double arch. These arches are opened and the papers to be *filed* are perforated and slipped over the spindles. The files may be obtained ready to hang on the wall for easy reference, or in the form of a drawer to be placed in a cabinet, as are the loose sheet drawers.

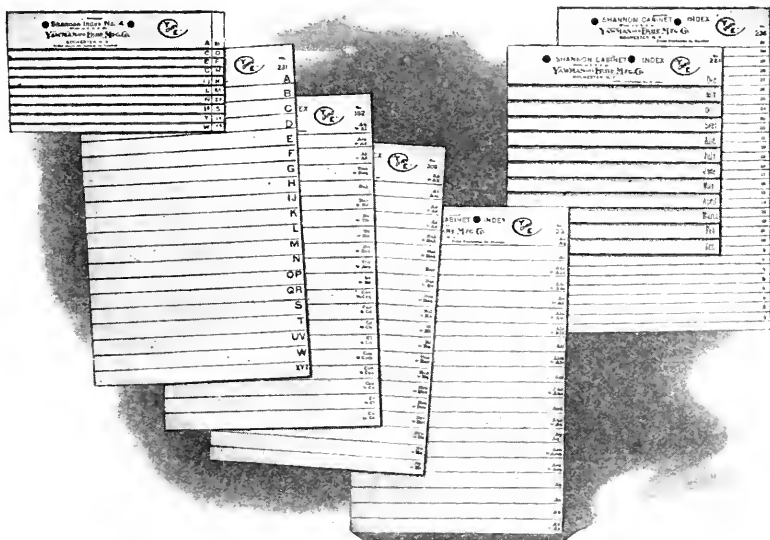
To insure the proper perforation of papers, a perforating machine is usually purchased with the Shannon file.

The file is *indexed* by means of sheets of different lengths, printed with any form of index required, and perforated to fit over the arches. To file a letter, for example, from the Johnson Manufacturing Co.:

- 1 Perforate paper with machine, punching holes so far to left that edge of letter, when placed on arch, will not cover index tabs
- 2 Raise all index sheets above J and push back over arches
- 3 Open arches
- 4 Place letter on spindles
- 5 Close arches
- 6 Bring down index sheets to position.

The great *advantage* of this file is, that papers cannot be lost unless they are removed; and they are not apt to be removed because it is inconvenient to do this, and because the file is so small and light that it can be carried about from place to place. The *disadvantage* is, that it takes time to place letters on the file. It would not serve for a great mass of correspondence, but it is most

useful where papers are handled frequently and are exposed to the danger of being lost. Nothing has been invented that will supplant the Shannon file for certain purposes. It is used in many houses for keeping track of orders that take time to fill. Orders



Courtesy of Yawman & Erbe Mfg. Co.

#### SHANNON INDEXES

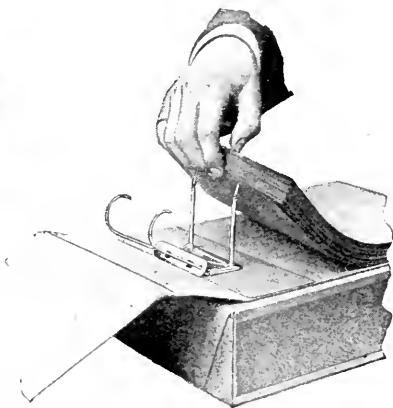
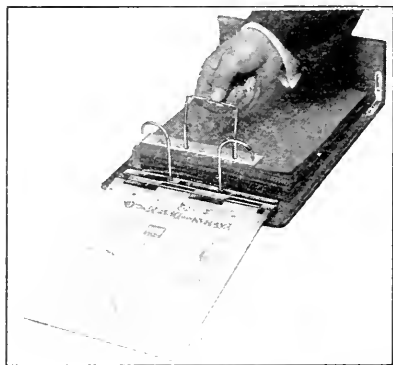
of this type are usually numbered in sequence. The file is hung near the desk of the clerk in charge of shipping orders. When it is necessary to telephone in regard to them, the file may be placed on the desk near the telephone and the matters attended to without removing a paper.

#### *Transferring*

The correspondence of the average business house is kept on file five to ten years. Insurance policies, real estate records, legal documents, and papers of this character are rarely destroyed.

As a general rule, however, correspondence more than a year

old is not referred to frequently. It would be poor policy to retain this dead correspondence in live files. It is, therefore, transferred to cheaper equipment, or to shelves or vaults occupying less valuable space.



Courtesy of Yawman & Erbe Mfg. Co.

#### TRANSFERRING SHANNON CORRESPONDENCE

As *box files* are inexpensive, they are usually transferred intact to transfer shelves and new boxes purchased for current use.

With the *flat or loose sheet drawer*, equipment is obtained to handle this miscellaneous correspondence as long as it is required, and the correspondence is then destroyed.

The contents of a *Shannon file* are transferred to a Shannon transfer case. This is made in two sections — a cardboard box equipped with an arch, and a sliding cover. A little U-shaped wire device is purchased with the transfer case. To transfer :

- 1 Open arch of file
- 2 Slip U-shape wire over spindles
- 3 Lift correspondence over arch by means of wire
- 4 Transfer contents, including index, to transfer case arch
- 5 Lift wire
- 6 Close transfer case arch
- 7 Cover transfer case
- 8 Label cover to show nature of correspondence and dates.

## SUGGESTIVE EXERCISES

What is meant by a loose sheet drawer?

Give an instance, not mentioned in the text, in which the use of a loose sheet drawer might be an advantage.

During a school term, your teacher receives a great many circulars from the school office. Suggest a system of filing that will take care of these papers.

What is the distinguishing feature of the Shannon file compared with other systems of flat filing?

## SECTION 3

## CORRESPONDENCE FILING — VERTICAL SYSTEMS

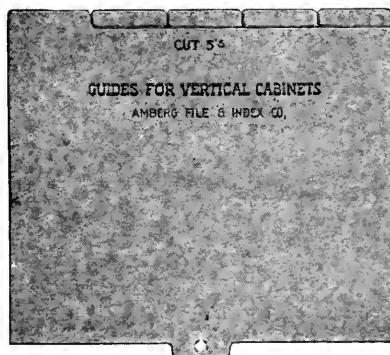
A vertical system is any system where papers are filed standing on edge.

*Equipment*

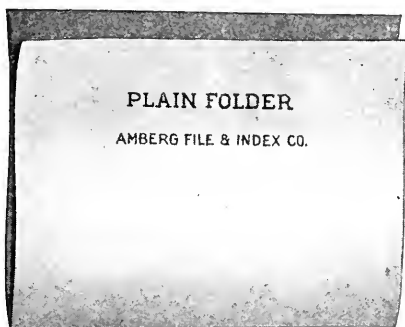
The equipment for any vertical filing system consists of:

*Cabinets* of large wooden or metal drawers, made in legal, letter, or invoice size.

*Guides* of manila or pressboard, made to fit drawers, and with projecting tabs at their upper edges. These tabs bear the *index*.

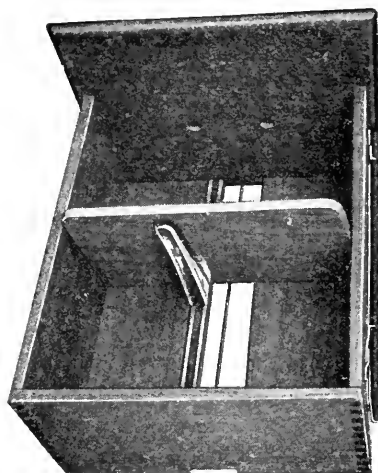


Courtesy of Amberg File & Index Company  
VERTICAL GUIDES



Courtesy of Amberg File & Index Company  
FOLDER

*Folders* of heavy manila paper, in which correspondence is placed.



Courtesy of Yawman & Erbe Mfg. Co.

FOLLOWER BLOCK

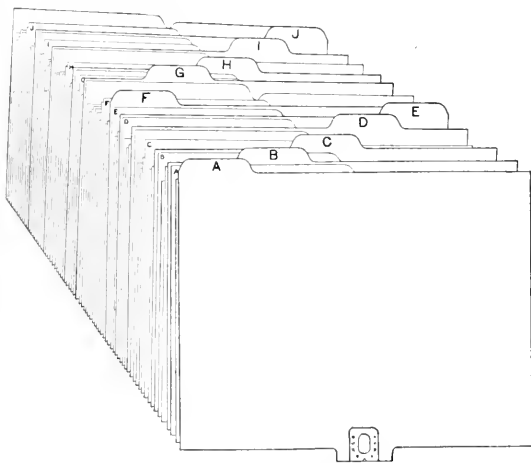
*Follower blocks*, movable blocks of wood clamped into position in each drawer, for the purpose of keeping guides and folders upright.

### *Alphabetic Filing*

**Indexing.** — The simplest form of alphabetic index is a set of twenty-six guides, one for each letter of the alphabet. As this is inadequate for any but a very small business, indexes can be obtained in sets ranging from twenty-six up to seventy-two hundred subdivisions of the alphabet.

In the early days of filing, alphabetic subdivisions were made in haphazard fashion.

Certain letters, like M and S, were given more space than others, but there was nothing very definite as a basis for this allotment of space. It was then discovered that names like Jones, Brown, Smith, United, General, and International occurred so frequently as to cause a very uneven



Courtesy of Yawman & Erbe Mfg. Co.

SMALL ALPHABETIC INDEX



provide for the even distribution of correspondence that was lacking in the older methods.

In the illustration, notice the star after the AB on the first guide. This star means "except." The name Abbott appears on



Courtesy of Amberg File and Index Company

### LARGE ALPHABETIC INDEX

the next guide. Therefore, everything beginning with Aa or Ab is to be filed behind the AB guide, except Abbott, which is to be filed behind the next guide.

**Filing.** — Where the correspondence is very small, letters may be filed directly *back of the guides* in strict alphabetical order.



Courtesy of Amberg File & Index Company

### INDIVIDUAL FOLDERS

an *individual* folder. This bears his name, address, and the year, and is filed back of the miscellaneous folder. As the general corre-

For the average correspondence, a folder, with a label corresponding to that on the guide, and known as a *miscellaneous* folder, is placed back of each guide. In this folder are filed miscellaneous letters beginning with that particular division or subdivision of the alphabet. When four or five letters have been received from one correspondent, they are removed and placed in what is known as

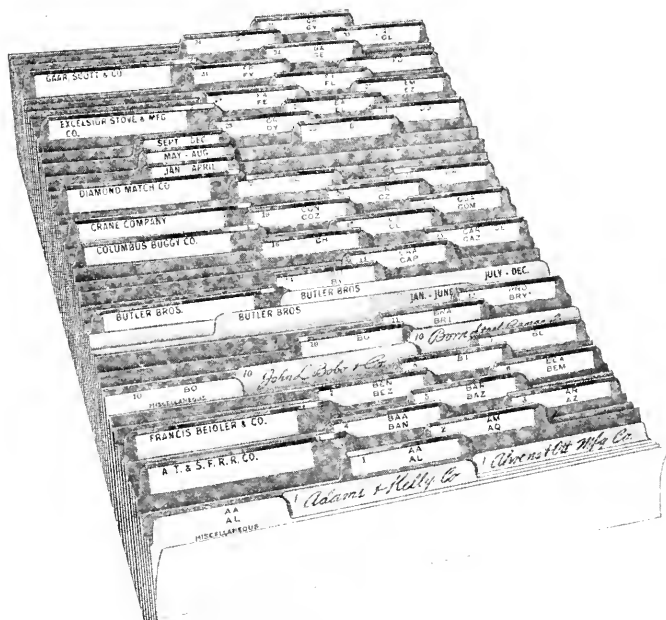


spondence grows, so will the individual folders. The illustration shows a method of tabbing individual folders that will permit two to be seen at a glance, thus saving both time and labor in turning over folders.

When the correspondence becomes too large to fit into one special folder, *dated folders* are made out as follows:

1917	January–March	Somers & Co.
1917	April–June	Somers & Co.

It sometimes happens that the correspondence of a firm is so large as to warrant the use of two folders per month. In this



Courtesy of Amberg File & Index Company

INDEX SHOWING "LEADER" GUIDES

case special *sub-guides* may be obtained, slightly lower in height than the regular guides, and labeled with the names of the months.

When correspondence becomes so heavy as to require several folders per month, it is advisable to insert extra guides to furnish the necessary support.

The illustration shows a method of locating immediately correspondence that must be referred to often. The regular guides are tabbed at one side of the drawer, leaving the other side free to contain the *leader guides*, as they are called. These show the names of correspondents whose folders are consulted daily, and they are arranged in alphabetic order behind their proper subdivisions.

*The Filing Name.* — Letters should be filed under the name of the house from which they are received, and not under the names of individuals connected with it. If the business is with the individual and not with the house, the case is different.

All letters are filed under the surname of the writer, in the case of individuals or firms, and under the first word in the name of a company, excluding “The.” In certain firm names, for example, Marshall Field & Co., it is difficult to tell which is the surname or correct “filing” name. In such cases, consult a telephone or a business directory. Notice the filing name in the following examples :


<i>Title</i>	<i>Filing Name</i>
Marshall Field & Co.	Field, Marshall & Co.
Thomas Moulding Co.	Thomas Moulding Co.
Jordan, Marsh & Co.	Jordan, Marsh & Co.
Montgomery Ward & Co.	Ward, Montgomery & Co.

*Sorting Box or Distributor.* — A sorting box is used where quantities of mail are handled. It contains guides so arranged as to gather the material for each drawer. All the mail for one drawer can then be filed, the drawer closed, and the operation repeated for each succeeding drawer. The sorting box is a great time and labor saver.

“*Out*”-guide. — The guide illustrated here is an invention for the safeguarding of correspondence. When a folder is removed

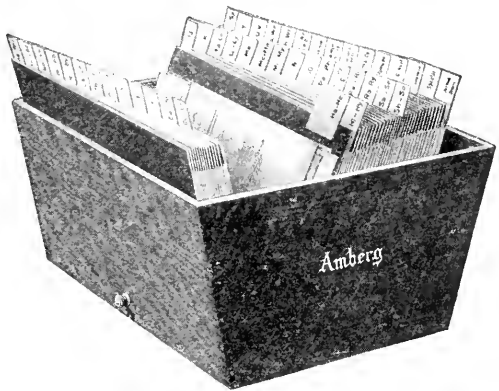
from the file, this guide, properly filled out, is put in its place to indicate where the correspondence may be found.

**Advantages.** — Because of its simplicity and directness, the alphabetic system of filing has so much to commend it for the average business, that it should always be considered before more intricate systems are thought of.



Courtesy of Amberg File & Index Company  
SORTING BOX OR DISTRIBUTOR

**Disadvantages.**—The disadvantages charged against it are that it does not provide for even distribution of correspond-



Courtesy of Amberg File & Index Company  
SORTING BOX OR DISTRIBUTOR

ence; that the filing clerk is apt to make mistakes in deciding the proper guide for each letter, and that it is impossible to expand the system to meet the growth of the business without discarding the guides and purchasing new ones. The scientific method of indexing will obviate the first objection.

### Helpful Suggestions.

— Letters should be

[illegible]

Courtesy of Yawman & Erbe Mfg. Co.

## OUT GUIDE

filed with the top of the letter-head or sheet toward the left, so as to make reference easy.

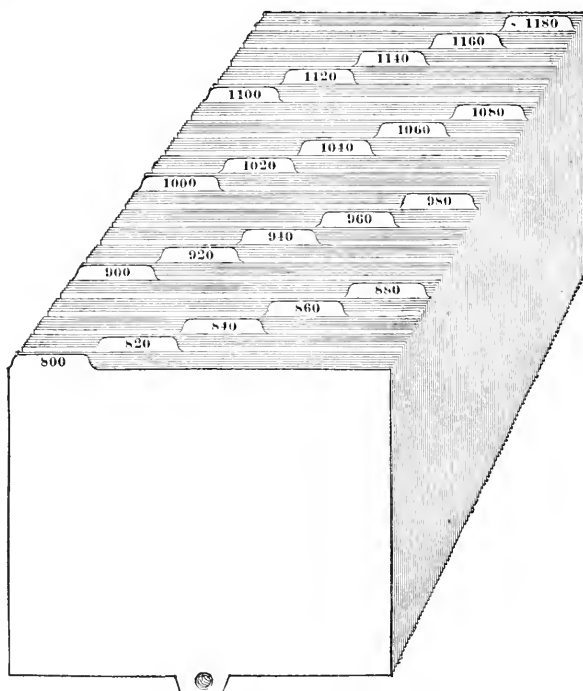
Letters should not protrude from the ends of folders, as this gives an untidy appearance to the cabinet and valuable papers may be torn.

All letters to and from a correspondent should be filed in his folder according to date, the latest letter being toward the front of the folder. In some houses, carbon copies of the answers are pinned or pasted to the letters filed.

### SUGGESTIVE EXERCISES

Write a paragraph describing vertical alphabetical filing.

Write a short paragraph stating what, in your opinion, constitutes a good index.



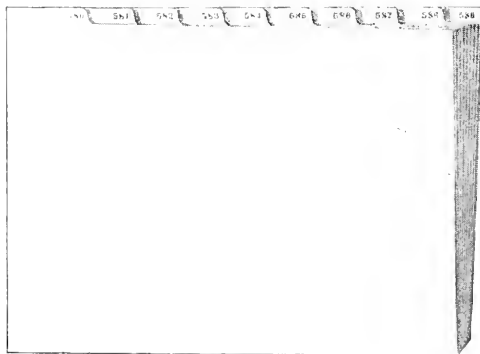
Courtesy of Library Bureau  
NUMBERED GUIDES

Define the following: miscellaneous folder, special folder, dated folder, and sorting box.

You are employed in a mail order house which has a large but scattered correspondence, none of which has any value after three months. The space that can be devoted to filing equipment is small. Your employer has asked you to look into the question of a suitable filing system. Submit a written report covering the investigation you have made, the system you have decided to install, and the equipment needed.

### *Numeric Filing*

**Indexing.** — The same type of guide is used in numeric filing that is used in alphabetic filing, but the indexing is a simpler matter, the guides being numbered usually in 10's or 20's as desired.



Courtesy of Library Bureau

#### NUMBERED FOLDERS

**Filing.** — In filing by this method, the following steps must be taken :

#### *For a New Correspondent*

##### *Card*

- 1 Each new correspondent is assigned a number in regular sequence.  
For instance, if the last correspondent was assigned 209, the next will be 210
- 2 His name, address, and number are written on a card
- 3 His card is filed alphabetically in a card index drawer

*Folder*

- 4 His correspondence is numbered and placed in a numbered folder
- 5 The folder is filed numerically behind the proper guide

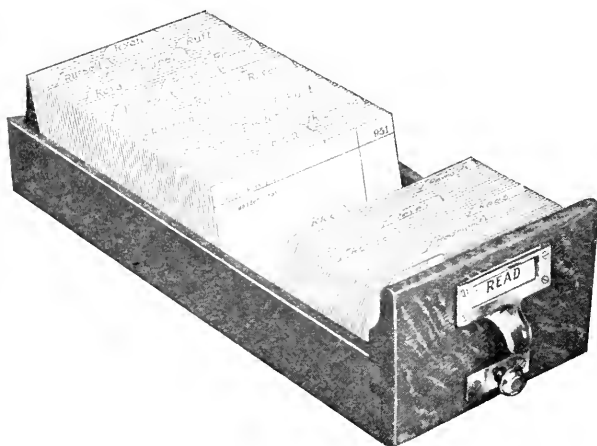
*For an Old Correspondent**Card*

- 1 The card index is consulted to find his number
- 2 This number is placed on his correspondence

*Folder*

- 3 His correspondence is filed numerically in its proper folder.

Where the correspondence of a firm increases beyond the capacity of one folder, additional ones are made out as needed.

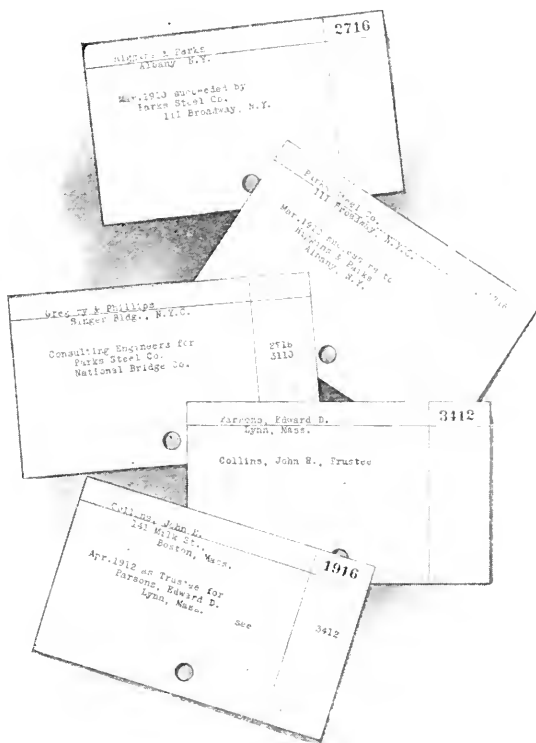


Courtesy of Library Bureau  
CARDS FOR NUMERIC FILING

These bear the dates covered by the letters and papers contained in them.

**Advantages.** — It is claimed for this system that all letters on one subject, although received from a number of sources, can be brought together into one folder, under one number, and that the

card index furnishes the means for cross-reference. This is an undoubted advantage where the correspondence is intricate in its nature.



Courtesy of Library Bureau  
CROSS-REFERENCE CARDS

Another advantage claimed for it is, that it reduces to a minimum the chance of misfiling, as any error in the sequence of numbers will strike the eye at once.

A third advantage is its capacity for natural expansion. As the business grows, new equipment can be added indefinitely without discarding or changing the old.

**Disadvantages.** — One great disadvantage of this system is that it requires considerable time and labor to file letters, because of the necessity for making out or consulting cards.

Another disadvantage is, that the occasional correspondent must be assigned a folder, creating unnecessary expense where the number of such correspondents is large. To obviate this dif-



Courtesy of Yawman & Erbe Mfg. Co.

COMBINATION ALPHABETIC AND NUMERIC SYSTEM

iculty, some houses keep new correspondents in an alphabetic drawer until the number of letters received from these warrants assigning them a number. However, this provides two possible places where a letter may be found, and is not the best filing practice.

The greatest disadvantage, however, is that letters are not



located readily, owing to the double operation of consulting the card index and the file.

Speaking generally, numeric filing is not used for correspondence which admits of a straight alphabetic system. But in almost every office, there is some need of a numeric method for keeping certain records — copies of orders issued by the house, etc. The requirements of the business must determine the usage.

*Variations.* — To combine the safe filing of folders, as in the numeric system, with rapid finding, as in the alphabetic, a combination of the two has been placed on the market. Each guide bears a subdivision of the alphabet and a number. All folders beginning with A are numbered 1, those beginning with Ba–Be are numbered 2, and so on. Folders are found alphabetically — the quickest way. They are replaced numerically — the safest way.

### SUGGESTIVE EXERCISES

Contrast alphabetic and numeric filing as to simplicity, ease of filing, safety, and expense.

You are filing clerk in an office using a numeric filing system. The office has 10,000 correspondents (*i.e.*, 10,000 folders) and the necessary equipment for taking care of them. Ten of these correspondents are very large customers who send in hundreds of numbered orders each year. There are about 1000 papers to be filed each day. You have been told that you may order any equipment needed to assist you in the work or to improve the system. Lay out a complete plan of work, showing how you would arrange your materials so that these papers may be filed in the most efficient way and at the least expense.

Describe in detail a numeric filing system.

Make out a list of the equipment needed for a numeric filing system that will provide for 5000 correspondents, 200 folders to a drawer.

### *Geographic Filing*

**Indexing.** — There are in general use three methods of indexing for geographic filing:

#### *State and Alphabetic*

- 1 Guide for each state
- 2 Set of alphabetic guides for each state
- 3 Miscellaneous folder for each guide.

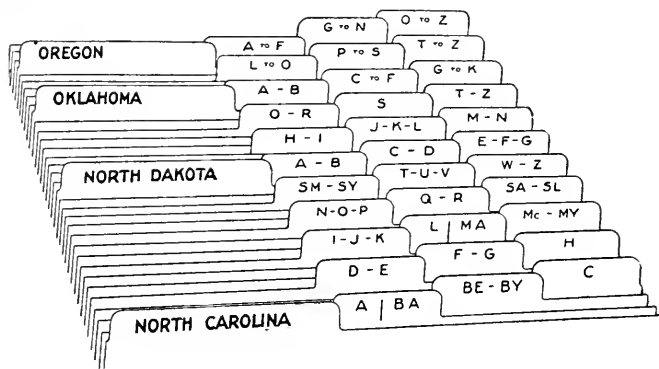
*State and Town*

- 1 Guide for each state
- 2 Set of town guides for each state
- 3 Miscellaneous folder for each town

*Straight Town*

- 1 Set of alphabetic guides
- 2 Miscellaneous folder for each guide
- 3 Special folders for large towns

**Filing.** — In the *state and alphabetic* system, the correspondence is sorted according to states, then according to the name of the writer, alphabetically. The letters are filed in the miscellaneous folders.



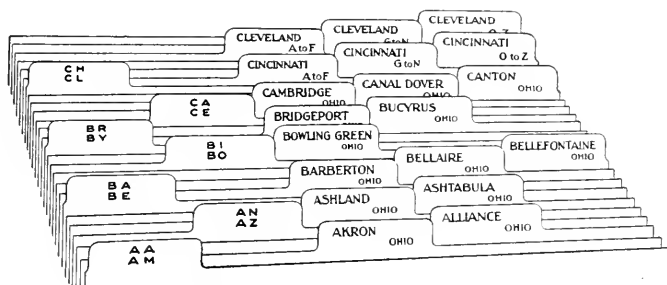
Courtesy of Amberg File & Index Company

## STATE AND ALPHABETIC INDEX

In the *state and town* system, the correspondence is sorted according to states, and then according to towns. All letters from any one town are filed in the miscellaneous folder for that town. The letters in each folder are arranged alphabetically by the name of the writer. When the correspondence of a writer grows too heavy to be contained in the town folder, a special folder is made out for him, and is filed behind the miscellaneous folder.

In the *straight town* system, the correspondence is sorted according to towns, without reference to states. Correspondence

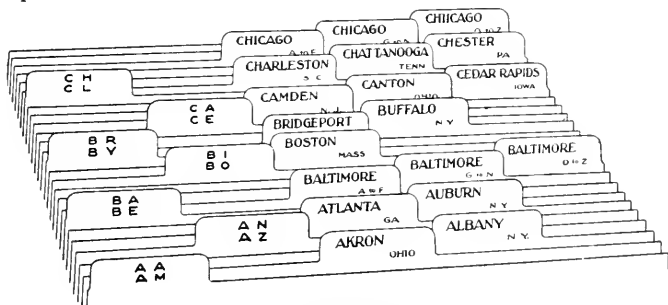
from all towns beginning with a certain subdivision of the alphabet is placed in the miscellaneous folder back of that subdivision, and is arranged alphabetically in the folder according to towns. When the correspondence of any town becomes heavy enough to



Courtesy of Amberg File & Index Company

#### STATE AND TOWN INDEX

warrant it, a special folder is made out. All letters in the special town folders are filed alphabetically according to the name of the correspondent.



Courtesy of Amberg File & Index Company

#### STRAIGHT TOWN INDEX

**Advantages.** — The geographic system is used largely for order filing and for correspondence with branch houses. It sometimes serves to indicate those sections of the country where business is flourishing or where it needs building up.

Again, where the correspondents are newspapers or banks, or any other activity in which the same name occurs frequently, as *The Herald* of New York City, *The Herald* of Kansas City, *The Herald* of Minneapolis, *The Second National Bank* of New York City, *The Second National Bank* of San Francisco, this system furnishes an even distribution of correspondence that would be impossible with a simple alphabetic system. In the latter case, all the *Heralds* would be placed behind one guide, all the *Second National Banks* behind another, while many guides would not have any folders.

This system also has the advantage of natural expansion. Special guides and folders may be added for the increasing correspondence of any section without disturbing the original equipment.

**Disadvantages.** — Its disadvantages are that it is necessary to know not only the name of the writer, but his town, and sometimes his state, in order to find his correspondence; that mail must be sorted two or three times before it can be filed; and that there are more opportunities for making mistakes in filing than with either the alphabetic or numeric system.

### SUGGESTIVE EXERCISES

Of the three systems of vertical filing you have studied, which is the safest?

In which system are mistakes most likely to be made?

You have been asked to order supplies for a straight town system of filing in which fifty special town guides are to be used. Make out an order on a local stationer for the necessary equipment, asking him to send you fifty gummed pasters bearing the names of the fifty largest cities in the United States.

Mention ten of the cities you think might appear on these gummed pasters.

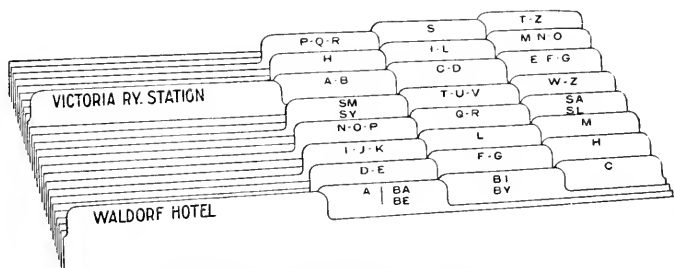
Mention three points which may decide the value of a filing system for any special business.

How may a geographic system of filing indicate that a business is flourishing or that it needs to be built up?

### Subject Filing

**Alphabetic.** — In the simplest form of subject filing, a guide is made out for each subject. Back of each guide is a miscellaneous folder in which all correspondence relating to that subject is placed. When the volume of correspondence on any one subject increases beyond the capacity of one folder, dated folders are made out, or individual folders are used for the different correspondents. The indexing may be still further expanded by using sets of alphabetic guides behind each subject guide.

This system is often used by architects and builders. A guide is made out for each contract and all correspondence relating to



Courtesy of Amberg File & Index Company

#### ARCHITECT'S SUBJECT FILE

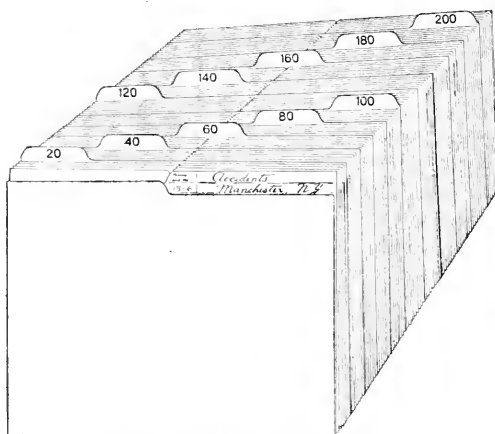
it is filed behind the guide, no matter from what source it comes. It is also used by purchasing agents in filing quotations on the different materials they buy. In this case, it furnishes an easy means of comparing prices and terms made by different houses on the same material.

**Numeric.** — There are two methods of filing numerically by subject — the simple numeric system and the decimal system.

In the *simple numeric system*, each important subject is given a number. These subjects are divided where necessary into sub-subjects and again into sub-sub-subjects. The sub-subjects bear

the number of the main subject and an extra figure or letter. A contractor may number his subjects as follows :

- 3 Office Buildings
  - 3-1 Masonry
    - 3-1a Face Brick
    - 3-1b Common Brick
  - 3-2 Ironwork
    - 3-2a Frames
    - 3-2b Ornamental Work
  - 3-3 Heating
    - 3-3a Radiators
    - 3-3b Piping



Courtesy of Yawman & Erbe Mfg. Co.

#### NUMERIC SUBJECT FILING

From the above, it will be seen that new subjects may be added indefinitely.

The *decimal system* is based on the Dewey decimal system used in libraries. All subjects likely to occur in correspondence are grouped into ten classes. Each class is given a number from 000 to 900. Each of these classes may again be subdivided into nine or less subdivisions, and each of these subdivisions may

again be broken up into nine divisions. The following table will show the method of classifying subjects :

000	General		
100	Executive Administration		
200	Finance and Accounts		
	210	Accounts	
	215	Exchange Accounts	
		215.1	Subscribers' Accounts
		215.11	Accounts in Suspense
300	Construction		
400	Equipment		
500	Operation		
600	Rates		

A *card index* is used in connection with either of these numeric systems. One card is made out for each subject and each sub-subject, showing the number assigned to it. Wherever there is likelihood of the subjects being referred to by more than one name, a card is made out for each name. If letters are called for by name, as well as by subject, a card is made out for each writer, showing the number under which his correspondence may be found.

*Numbered guides* are used as an index in either of the numeric systems. The guides sometimes bear the name, as well as the number, of the subject.

The method of filing is to assign a folder for each subject or sub-subject. Where the volume of correspondence on any one subject is large, the system may be expanded by extra folders for the subject, or special folders for heavy correspondence.

**Advantages.** — Numeric subject filing is too intricate for the average business office. In certain large organizations, where all the correspondence bearing on a subject must be kept in one definite place, it is the only solution of the problem. Here the systems are installed by experts in classification, and they are operated by librarians or clerks who have had special training in filing.

**Disadvantages.** — The great disadvantages of this system are the possibilities it offers for errors in filing, and its lack of

uniformity, caused by the tendency of different people to refer to the same subject by different names. A novice should *never* attempt to install such a system.

### SUGGESTIVE EXERCISES

What do you understand by a decimal system of indexing?

You are filing clerk in the office of the C. V. & L. Railroad. An accident has occurred at Goshen, N. Y. James L. Waters, Thomas F. Smith, and Charlotte Wadsworth have been injured, and they have put in claims for damages. The correspondence includes letters from the injured people, certificates from their physicians, letters from their attorneys, and copies of letters from the attorneys for the railroad company. The company uses a subject file with a simple numeric system of indexing. "Accidents" is a main subject. Explain one way in which these cases might be filed.

### *Follow-up Filing*

When a man writes to a business house for information in regard to something it sells, the house does not consider the matter closed with the mailing of the information requested. If it does not hear from the correspondent within a reasonable time, it will write to him again. If it does not receive a reply to its second letter, it will still continue to follow-up the correspondent until an order is obtained or it is decided that it is useless to continue the correspondence. Any system of filing that automatically calls such matters to attention on a given date is called a follow-up system. Many houses use a special drawer in their filing cabinet for correspondence that is to be filed in this way.

**Indexing.** — The *indexing* equipment consists of the following, which is arranged in the form given :

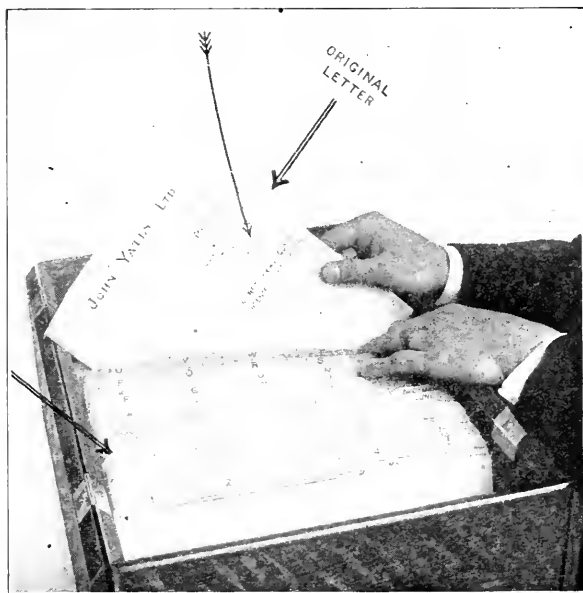
- Set of alphabetic guides
- Guide for the current month
- Set of daily guides
- Set of guides for the other months

**Filing.** — The original letter and the copy of the answer are *marked with the date on which it is desired to follow-up the matter.*



The original letter is then filed alphabetically in the regular filing cabinet. *The copy of the answer is filed back of the follow-up date* in the follow-up drawer. If it is not to be followed up during the current month, it is placed back of the proper monthly guide. If several follow-up letters are written, only the last carbon copy is filed by date. The others are placed with the original letter as soon as they are followed up.

Every morning the correspondence back of the daily guide receives the attention of the follow-up clerk. On the first of



Courtesy of Yawman & Erbe Mfg. Co.

#### FOLLOW-UP DRAWER

each month, the guide for that month is brought forward and placed before the daily guides, and all follow-up material for that month is distributed behind the daily guides.

If it is necessary to refer to the correspondence before the follow-

up date, the original letter can be found in the alphabetic file. The date written across its face will show where the copy of the answer may be found.

### SUGGESTIVE EXERCISES

Explain the operation of a follow-up method of filing correspondence.

Give two instances in which you think a method of this kind would be useful in a business house. Do not quote from the text.

### *Special Files*

There are types of commercial papers that, because of their size or nature, require special filing equipment. The very full descriptive catalogues issued by filing supply houses furnish interesting reading for those wishing to go further into this question. Special cabinets are made to accommodate architects' drawings and similar papers, blue prints, photographs, invoices, legal documents, and miscellaneous papers. Metal cabinets may be obtained for papers that are so important as to demand special protection in case of fire.

### *Transferring*

**Transfer Cases.** — Three general styles of transfer cases are made for the contents of vertical files :

Cheaply constructed cabinets

Boxes like the filing drawers, which can be bolted together to form a cabinet

Small heavy board transfer cases

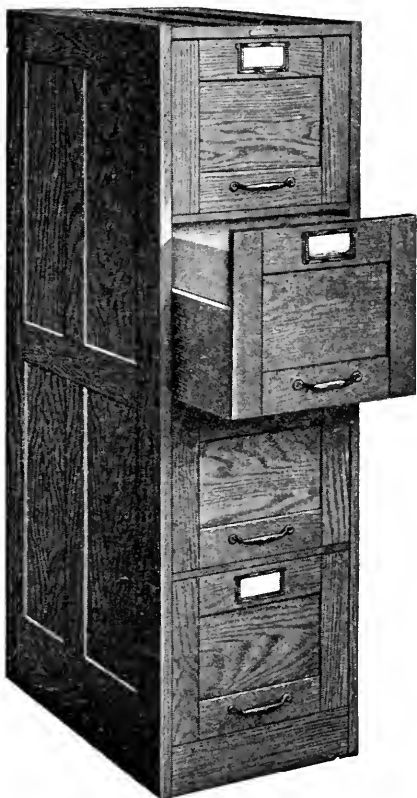
The folders only are transferred, the folders themselves serving as guides in the transfer boxes. Four or five of the small transfer cases will hold the contents of one vertical drawer.

**Labeling Transfer Cases.** — Transfer cases should be labeled carefully with the alphabetic signification and the dates covered by the correspondence in them. The cases should be numbered in sequence, so that they may be replaced easily when taken from the shelf. The filing clerk should learn to print conspicuous

labels for drawers and transfer cases. A little practice with the lettering pens sold by stationers will enable him to do this. Typewriting is not suitable for this purpose.

**Record of Transfers.** — In the front of each filing cabinet drawer there is usually found a "Record of Transfers," on which should be entered the number of the transfer cases containing the correspondence formerly filed in the drawer.

**Methods of Transferring.** — Some business houses transfer their correspondence once a year and others twice a year. Some prefer to equip their filing room with sufficient cabinets to hold correspondence for two years. The correspondence of 1916 and 1917 is then within easy reach at all times during 1917. At the end of 1917, the correspondence of 1916 is transferred to shelves or vaults, and the cabinets are used for the correspondence of 1918.



Courtesy of Amberg File & Index Company

CABINET USED FOR OLD CORRESPONDENCE

### SUGGESTIVE EXERCISES

You are employed by a firm using four alphabetic vertical filing cabinets for a year's correspondence. Make out an order on a local filing firm for equipment for transferring this correspondence to small cases and preparing the files for next year's business.

Write the following labels with a lettering pen, in spaces about  $3 \times 2$  inches:

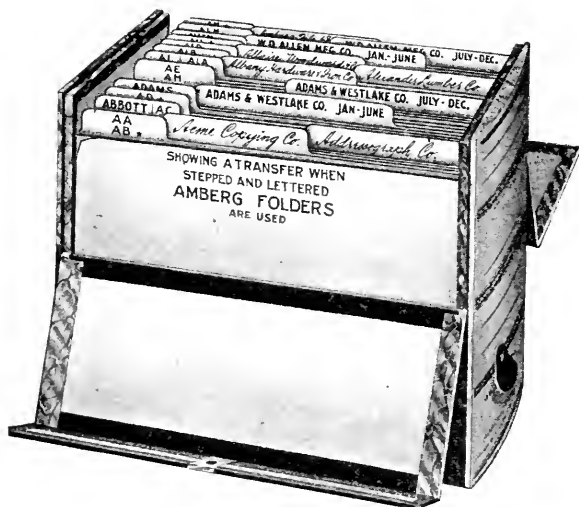
1916  
AB-CE

1917  
LIK-TUR

1918  
WES-Z

ORDERS

Read the literature issued by one of your local filing supply houses and write a short composition on what you have learned from it.



Courtesy of Amberg File & Index Company  
TRANSFER CASE WITH CONTENTS

## SECTION 4

### MISCELLANEOUS RECORDS

A student who attends a high school for four years, forty weeks per year, five days per week, six classes per day, and who has been taught by perhaps fifty teachers during that period, can obtain full information in regard to his scholarship ten years after his graduation. The necessity for furnishing these statistics has forced the school authorities to plan systems for keeping records that may be available at any moment.

The business man, too, must have certain information at his fingers' ends. It is because he must know at a glance his financial condition that systems of bookkeeping have been invented. It is to meet his demands for other kinds of information that systems for keeping records in loose-leaf books and on cards have been devised.

### *Loose-leaf Systems*

Loose-leaf records are records kept on loose sheets of paper, brought together in book form, in such shape that each sheet can be removed if desired, without mutilating the book.

The equipment consists of a patented cover, fitted with small rings for binding the contents together, a number of sheets perforated to fit into these metal rings, and a number of heavier sheets tabbed with the required index. These books may be secured in any size, from a small memorandum book to a large salesbook or ledger.



Courtesy of Irving-Pitt Mfg. Company

LOOSE-LEAF BOOK

In the small sizes, they are particularly useful as price lists for salesmen, or for anyone who desires to carry information about in compact form. In the larger sizes, they are displacing in many houses bound ledgers, journals, and salesbooks, particularly where bookkeeping is done by means of the billing and posting machines now on the market.

One great *advantage* of loose-leaf books over the old-fashioned bound books, is that any leaf containing "dead" information or "closed" accounts may be discarded or transferred to another binder without disfiguring the book. Again, separate pages may

be handed out to different clerks to work upon. With the old bound books, only one clerk could use the book at one time.




CARDS SHOWING DIFFERENT STYLES OF RULING

*Card Index Systems*

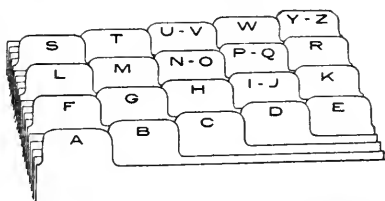
A card index system is any system for keeping information so tabulated on cards that it can be referred to instantly.

**Equipment.** — This consists of :

*Record cards*, which may be purchased in three sizes, in various styles of rulings, in half a dozen different colors, and either blank or printed to meet special requirements.

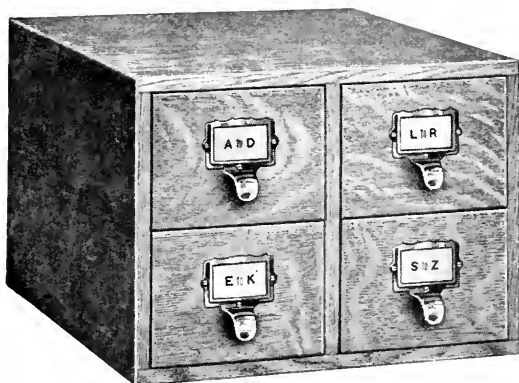
*Guides*, in the same sizes as the cards, tabbed for the system of indexing required, and in white or colors.

*Cabinets* to hold the guides and cards.



Courtesy of Amberg File & Index Company  
CARD INDEX GUIDES

**Types of Card Systems.** — A consideration of several card index systems illustrated here will show the uses and advantages of these types of records.



Courtesy of Amberg File & Index Company  
CARD INDEX CABINET

*School Records.* — The cuts (pages 105-106) show the front and the back of a child's school record card, devised by the Superintendents' Division of the National Education Association. This card is filed in the office of the principal or the superintendent, and gives the authorities full information regarding each pupil. When the child leaves the school, the reason is noted and the card filed in a separate drawer. It forms a permanent history of the child during his school life.

*Employees' Records.* — This is a form of card used by office managers and factory superintendents. It gives the history of

NAME <i>Carson, James P.</i>				No. <i>324</i>	
ADDRESS <i>58 E. 93 St., New York City</i>					
DATE	DEPT.	EMPLOYED AS	RATE PER HOUR	RATE PER WEEK	
<i>Jan. 15 '14</i>	<i>Bill.</i>	<i>Bill Clerk</i>		<i>8 00</i>	
<i>Aug. 20 '14</i>	<i>Sales</i>	<i>Stenographer</i>		<i>10 00</i>	
<i>Jan. 1 '15</i>	<i>Purch.</i>	<i>"</i>		<i>12 00</i>	
<i>Nov. 1 '15</i>	<i>"</i>	<i>Asst. to Pur. Agt.</i>		<i>18 00</i>	
<i>Jan. 1 '16</i>	<i>"</i>	<i>" " " "</i>		<i>20 00</i>	
DATE LEFT OR DISCHARGED <i>Sept. 15, 1916</i>			CAUSE <i>Better offer</i>		REMARKS (OVER)
<small>YAWMAN &amp; ERBE MFG. CO., ROCHESTER, N. Y. FORM 22</small>					

Courtesy of Yawman & Erbe Mfg. Co.

#### EMPLOYEES' RECORD CARD

an employee during his connection with the house. There is provision on the back of the card for additional data regarding his personality. It is useful in deciding promotions; and when ex-employees apply for letters of recommendation, it serves as a reminder of their achievements.

*Catalogue Records.* — The cards illustrated on page 108 provide for the indexing of catalogues. Catalogues are usually numbered and filed in a vertical cabinet containing drawers of different sizes.

A card is made out, giving the dealer's name and his catalogue number (as illustrated). The articles he sells may also be listed



<b>3A. 1. Last name</b> <i>Osborne</i>		<b>2. First name and initial</b> <i>Beatrice A.</i>		<b>NATIONAL SCHOOL RECORD SYSTEM OFFICE RECORD</b>  THIS CARD IS NOT TO BE TAKEN FROM THE PRINCIPAL'S OFFICE.	
<b>3. Place of birth</b> <i>White Cloud, Mich.</i>		<b>4. Certified date of birth</b> <i>1900-10-9</i>		<b>5. Vaccinated</b> <i>1911-4-20</i>	
<b>6. Name of parent or guardian</b> <i>Percy Osborne</i>		<b>7. Occupation of parent or guardian</b> <i>P. P. Engineer</i>		THE UTMOST CARE SHOULD BE USED IN RECORDING NAMES AND DATES. AVOID ABBREVIATIONS. WRITE ALL DATES IN THE FOLLOWING MANNER: 1912-9-23	
<b>8. Former place of residence</b> <i>White Cloud, Mich.</i>		<b>9. Date of discharge</b> <i>1911-10-20</i>		<b>10. Age when discharged</b> Years <i>11</i> Months <i>0</i>	
<b>a'. School last attended</b> <i>White Cloud, Mich.</i>		<b>d'. Grade last attended</b> <i>8</i>		<b>12. Graduated in the class of</b> <i>1911-10-20</i>	
<b>Latest place of residence, including residence outside of the district when pupil is transferred.</b> <i>89 Marguerite Ave. 141 Ninth St. Holland, Mich.</i>		In the space above should be recorded any facts necessary to show the final destination of the pupil on leaving the school, as, for example: "To work" (occupation and salary if desired); "To remain at home;" "Death;" "Permanent illness;" "Transfer to (name of school);" "Commitment to (name of institution);".			
<b>FORM NO. 5A THE SHAW-WALKER CO., MUSKOGEE</b> (OVER)					

Courtesy of The Shaw-Walker Company

SCHOOL RECORD CARD  
(Showing face of card)

Courtesy of The Shaw-Walker Company



[illegible]

The index by name of vendor

Courtesy of Library Bureau

CATALOGUE RECORD CARD

The illustration shows a row of filing cabinet drawers. The drawers are labeled from left to right: 'Shafting', 'Shellac', 'Saws', 'Scales', 'Springs', and 'Screws'. The 'Saws' drawer is pulled out, revealing a card titled 'ARTICLE Sandpaper'. On this card is a table with three columns: 'FIRM', 'ADDRESS', and 'CAT. NO.'. The table lists four entries: 'American Glue Co.,', 'Armour Sandpaper Works', 'Austin & Eddy', and 'Minnesota Min. Mfg. Co.'. The first three entries have corresponding catalog numbers: 83, 665, and 17 respectively. The fourth entry, 'Minnesota Min. Mfg. Co.', has the catalog number 92. The table has several empty rows below the last entry. A metal knob is visible on the front of the 'Saws' drawer.

FIRM	ADDRESS	CAT. NO.
American Glue Co.,		83
Armour Sandpaper Works		665
Austin & Eddy		17
Minnesota Min. Mfg. Co.		92

Cat. No. 5096

### The index by name of article

Courtesy of Library Bureau

CATALOGUE RECORD CARD

the lawyer's account with his client. The cards are filed alphabetically by the client's name, or numerically by the number of the case.

[illegible]

Courtesy of Yawman & Erbe Mfg. Co.

## LAWYER'S RECORD CARD

*Factory Cost Records.* — The card shown on page 110 furnishes a comprehensive but compact method of arriving at the factory cost, the selling price, and the profit on an article manufactured to fill a certain order. It may be filed by the customer's name, by the order number, or by the name of the article made, as desired.

**The Desk Tickler.** — This is a small box equipped with a set of monthly guides, a set of daily guides, and a supply of blank cards. It is not an office record for general reference, but is used by individuals to remind them of things that must be done each day. The necessary memoranda are jotted on cards and filed back of the proper dates. The tickler is consulted each morning. It takes the place of a desk calendar pad where items to be remembered are numerous. Note the illustration on page 110.



consulting the information on the cards. As soon as the prospect becomes a customer, the tab may be cut off.

The tabs may bear the months of the year, or any other signification which will serve the purpose of the record.

**Magazine Subscription Records.**—The card shown here serves as a record of ten years' subscriptions for one person. The cards are filed alphabetically; and as the tab indicates the month in which the subscription expires, it is a simple matter for the subscription clerk, when the proper time arrives, to pick out all the cards for any one month and send renewal notices to the subscribers. Of course, a set of these cards would include cards tabbed for each month.

**Signal Card Systems.**—The card shown here illustrates a follow-up system that is preferred in some houses to the correspondence follow-up system mentioned in a previous chapter.

BEGAN <i>Apr. 1916</i>		NAME <i>Clarke, Francis D.</i>	
REMARKS		STREET OR BOX NO. <i>54 N. 98<sup>th</sup> Street,</i>	
		P. O. AND STATE <i>New York City</i>	

To <i>Apr. 1917</i> AMT. <i>1.32</i> REC'D. <i>7/1/16</i>	To <i>Apr. 1918</i> AMT. <i>1.32</i> REC'D. <i>7/5/17</i>	To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____
To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____	To _____ AMT. _____ REC'D. _____

Courtesy of Yawman & Erbe Mfg. Co.  
MAGAZINE SUBSCRIPTION RECORD CARD

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31																														
FIRM NAME <i>Darrion &amp; Galton</i>																												KEY <i>Dept. V.</i>		
INDIVIDUAL <i>James P. Darrion</i>																												RATING <i>A'</i>		
STREET <i>Baldwin, N.Y.</i>																												TOWN & STATE		

WE WROTE		THEY WROTE		ORDERS	
DATE	REMARKS	DATE	REMARKS	DATE	AMOUNT
<i>3/4/16</i>	<i>Form 1</i>	<i>3/6/16</i>	<i>Form 1</i>	<i>3/7/16</i>	<i>2.1</i>
<i>3/8/16</i>	<i>Form 2</i>				
<i>3/15/16</i>	<i>Form 3</i>				

Courtesy of Yawman & Erbe Mfg. Co.  
FOLLOW-UP CARD

The information is entered on the cards and a little metal indicator or signal is slipped over the figure at the top of the card corresponding to the date on which it is desired to follow

up the matter. The cards are filed alphabetically. Every morning the follow-up clerk takes out all the cards bearing signals for that date, gives them the

necessary attention, and transfers the signal to the next follow-up date desired.

These signals may be used for various other purposes besides following up prospects. They are made in different colors to indicate different kinds of information. They are a variation of the tab system, and have the advantage of being removable.

**Installing a System.**—The office worker is often required to plan out a system for recording certain information. He should analyze carefully:

The information required

The way in which it will be referred to—alphabetically, by subject, geographically, numerically

The logical way to arrange it

The style of equipment offered by dealers to cover his needs

The cost

He is then ready to decide. He may discover that there is no stock card made that will suit his case. In that event, he may use plain cards, writing or typing in the headings; or, if the matter is of sufficient importance to warrant the extra expense, cards may be printed to order.

To insure records being read accurately and quickly, they should be typewritten or neatly written by hand. Once a system is installed, it should be followed rigidly and kept up to date. Cards containing dead matter should be destroyed or assigned a separate place in the file.



Courtesy of Yawman & Erbe Mfg. Co.

SIGNALS OR INDICATORS



## SUGGESTIVE EXERCISES

Explain the operation of the desk tickler.

Write a paragraph giving your ideas of a possible use of a card index system in the household, stating its advantages over the methods employed by the ordinary housekeeper.

The school authorities are required to enforce the Compulsory Education Law, which provides for the attendance at school of all children under sixteen years. The attendance clerk is obliged to turn over to the proper authorities information regarding the number of days' attendance, the number of days' absence, tardiness, scholarship records, and book accounts of all children under sixteen who have been absent from school continuously for ten days, and whose parents pay no attention to correspondence on the subject. If you were the attendance clerk, how would you keep track of such absences?

There are certain records and reports which the teachers in your school are supposed to give to the school office during the first, the sixth, the twelfth, and the eighteenth weeks of the term. Plan out some simple system by which these matters will be automatically called to your teacher's attention at the proper time.

## PART IV

### OFFICE TELEPHONE

- SECTION 1 Telephone Manners
  - Using the Voice
  - Important Rules
- SECTION 2 Operating the Telephone
- SECTION 3 Making and Answering Calls
  - Making the Call
  - Answering the Call
  - Emergency Calls
- SECTION 4 Equipping the Desk or Booth
  - General Equipment
  - Private Extensions
  - Telephone Directories
- SECTION 5 Installing the Telephone
  - Telephone Subscribers
  - Telephone Instruments
  - Private Branch Exchange Switchboards
  - Public Telephones
  - Verifying Monthly Bills

### SECTION 1

#### TELEPHONE MANNERS

HERE is a picture of the first telephone. Twenty-five years ago this telephone was a luxury. To-day its modern descendant is a necessity. With its aid the business wheels move smoothly; without it, the machinery practically stops.

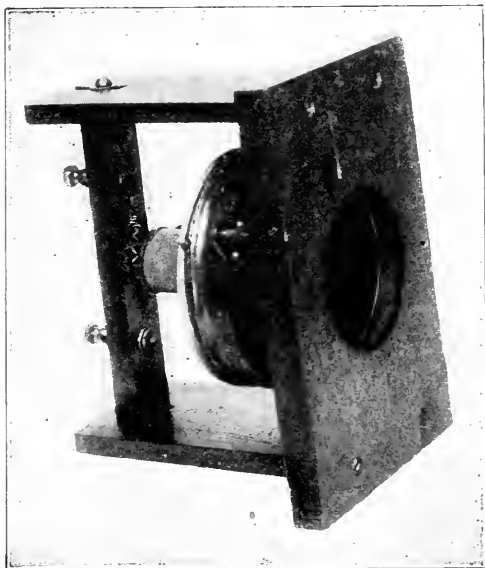
If the business world of to-day receives efficient telephone service, it is because the telephone companies have spared no expense in perfecting their plants and in training their employees.

It is the inexperienced user of the telephone who so frequently fails to fulfill his part of the compact. He simply vents his ungovernable temper upon the telephone girl, because he does not understand how to operate the mechanism he holds in his hand. It is the business of the telephone user to know what the telephone girl is expected to do for him, and what he is expected to do for her, for through intelligent team-work only can satisfactory results be obtained.

Very early in their histories the telephone companies realized that the telephone girl was of as much value to them as was the apparatus that yearly costs them millions of dollars to perfect and enlarge, and they began to organize schools of instruction that would appeal to intelligent young women who could be

taught to make the telephone business a paying proposition. The telephone girl to-day is a well-trained business woman, and her work is not easy. If she does not average up to the standards set by the training school, she is not retained. And it matters not how experienced she is as an operator, she is always supervised.

Now the first trait that a young office assistant should exhibit is good manners—the kind that will make him on all occasions talk to the telephone operator as he would certainly talk to her were he in her presence. Self-control is an excellent business



Courtesy of New York Telephone Company

FIRST TELEPHONE

asset. It is neither sportsmanlike nor businesslike to hit at some one who is not in position to hit back.

### *Using the Voice*

In the smaller office, the work of attending to the telephone usually devolves upon the junior clerk or the stenographer. His first lesson must be the proper use of his voice. He should speak clearly and distinctly over the telephone, using the *rising inflection*.



Courtesy of New York Telephone Company  
CHELSEA EXCHANGE, NEW YORK CITY

He should notice the voice of the telephone girl as she speaks to him. It is *slow, clear, distinct, and well modulated*.

A telephone office can be run so that, in spite of the fact that there may be dozens of girls telephoning all the time, the visitor is conscious only of a very subdued hum of voices. No excuse can be offered for the office assistant who permits his voice to reach such a pitch when telephoning that work at

neighboring desks must be suspended. If perhaps half a dozen people seated near a telephone are obliged to cease work every time it is used, that office is being run on a very extravagant basis, for some one is clogging the machinery, and that some one may be *you*. A glance at this illustration of a central telephone office in operation is interesting, and a visit to one is a revelation.

In talking into the telephone, *face* its mouthpiece and speak directly into it with your lips close to it. The telephone girl is not incompetent because she fails to hear a number given to her by a subscriber who does not realize that he is expected to talk into the telephone and not to the floor or the ceiling of his office.

### *Important Rules*

#### *On all OUTGOING Calls*

Always look in the telephone book to *make sure* you call the right number. If you do not find the number in the book, ask "Information."

*Call your number* with a slight pause between the hundreds and tens. For example, in calling "Barclay 1263" say: "Barclay One Two (pause) Six Three."

Speak *clearly* and *distinctly*, directly *into* the transmitter.

Listen to the operator's repetition of the number and acknowledge it.

*Hold the line* until your party answers and then give your whole attention to the telephone conversation.

To recall the operator, move the receiver hook up and down *slowly*.

When you have finished talking, say "Good-by" and replace the receiver on the hook.

Remember, courtesy over the telephone is always desirable. It wins friends for you and your company.

#### *On all INCOMING Calls*

Answer your telephone *promptly* and *pleasantly*.

Announce your name and the name of your department, but do not say "Hello."

Be ready with pad and pencil in order not to keep your caller waiting.

If you require help in handling the call properly, get it at once or politely transfer the call to the employee who can best handle it.

If you answer for another employee, offer to take the message, and then call it to the other's attention at the first opportunity.

Listen attentively, so that you will not have to annoy the caller by asking him to repeat.

Remember, abruptness or indifference *drives away trade*.

Maintain the same courtesy and consideration in a telephone conversation that you would with your customer face to face.

The Voice with the Smile Wins.

Be slow to blame the operator for a mistake. She may not be at fault.

The telephone reflects your personality. *Be yourself* when telephoning.

To "be yourself" when telephoning means that the pleasing side of your character shall be in evidence, that this pleasing element in you will produce the voice that is a smile, and that this smiling voice will give what is so important to the person listening — the *rising inflection* that will make it easy to understand what you are saying.

### SUGGESTIVE EXERCISES

Describe briefly what is meant by good telephone manners.

What do you think the Telephone Company really means by the sentence, "The Voice with the Smile Wins"?

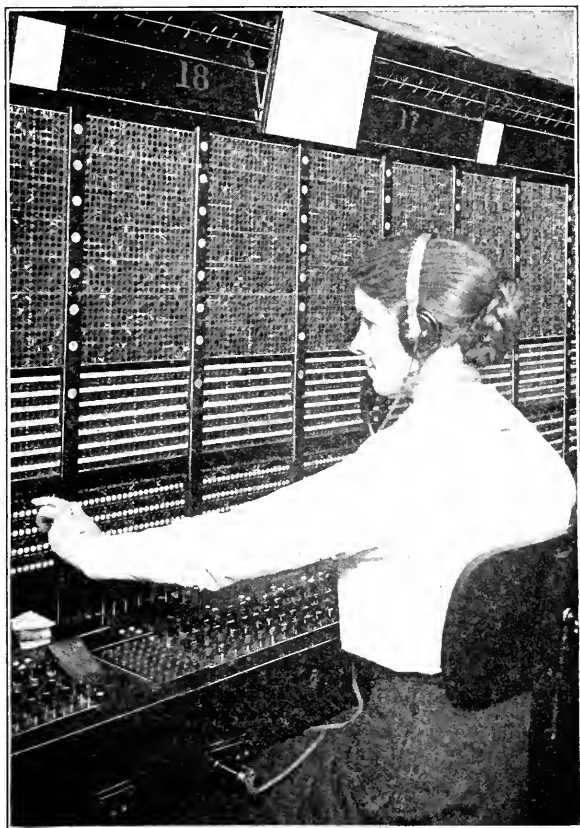
Why is it a desirable thing to possess a voice that is distinct and well modulated?

## SECTION 2

### OPERATING THE TELEPHONE

The telephone workers with whom telephone subscribers usually come in voice contact are known as *Central*, *Information*, *Traffic Manager*, and *Long Distance* (or *Toll Operator*). Each of these employees has particular duties, each may be used by the public, and it is the business of the telephone subscriber to know the functions of all.

**Classes of Telephone Calls.** — There are three broad classes of telephone calls: (1) *Local Calls*, which are taken care of by the Central operator and which cover calls to any telephones



Courtesy of New York Telephone Company

CENTRAL OPERATOR

located within the same local service area; (2) *Two-number Toll Calls*; and (3) *Particular-person Toll Calls*, which are taken care of by the Long Distance operator. See page 123.

**Calling Central.** — You are a telephone subscriber with an office at 26 East 18th Street, and your telephone number is Stuyvesant 4238. William Rankin is a telephone subscriber with an office at 32 East 20th Street, and his telephone number is Stuyvesant 2397. “Stuyvesant” is the official name given to the telephone exchange or central office that takes care of subscribers located in the 18th Street district, and “4238” and “2397” are the numbers assigned to you and William Rankin when you became subscribers.

Look at the picture on page 119 of a telephone girl at work. Notice the myriads of white spots that dot the board before which she sits. They are tiny white signal lights, and one of them represents *you* when you take the telephone receiver from its hook.

You want to telephone Mr. Rankin, and you begin by lifting your telephone receiver from its hook. This causes your tiny white light (which is Stuyvesant 4238) to flash before Central. At the same instant another and larger light appears directly under it, glowing in a way to attract her attention. Almost immediately you hear her say, “Number, please?”

*Be ready with your number*, and give it in the following order :

Name of central office wanted  
Each figure of the telephone number  
The party line letter, if there is one

Numbers which are even hundreds or even thousands should be given as such, instead of each figure being given separately. For example :

State 8245 — “State, eight two (pause) four five.”  
Main 125-J — “Main, one two five, Party J.”  
Broad 4800 — “Broad, four eight hundred.”  
Worth 5000 — “Worth, five thousand.”

The number wanted is “Stuyvesant 2397.” Say “Stuyvesant 2 3 (pause) 9 7.” Pausing slightly between the hundreds and the tens will enable the operator to understand the number easily and to locate it on the switchboard quickly. Central will always



repeat the number given and will repeat it as it should be given. This acts as a check upon you and upon her.

She will then connect you with Mr. Rankin's office. The ringing of his telephone bell will notify him that he is wanted at the telephone, and the flashing of another light before Central will tell her when he has lifted his receiver from the hook.

While talking to Mr. Rankin something happens and he fails to continue his conversation with you. In telephone language, this is known as being "cut off." Place your finger on your receiver hook, press it *slowly* up and down a few times. One of the lights before Central will flash and die out alternately. It is her signal that you want to communicate with her. In an instant you will hear her say, "Central." Tell her what has happened and the matter will be remedied.

Why is it necessary to press the hook *gently*? Because it is this even pressing up and down that causes the light to continue to flash and die out. When you lose your temper and wrathfully jerk the hook up and down, no light appears before Central; and, as she is not permitted to listen to conversations, she has no means of knowing that she is wanted.

When you and Mr. Rankin finish your conversation, you both hang up your receivers. Two lights flash before Central to indicate that the call has been completed. She then disconnects.

**Calling Information.** — When your telephone directory does not give the number or the information wanted, say to Central, "Information, please?"

"Information" is one of a special group of operators employed in all large central offices to supply information wanted by subscribers. Before her are sets of reference books. Make it a rule never to ask for information that you can obtain for yourself. To do so is a mark of inefficiency. If it is a telephone number, be very sure it is not in the telephone directory. If it is information of another nature, be equally sure that the answer may not also be found there.

Central's business is to connect you with people whose tele-

phone numbers you give to her. A glance at the picture of the central telephone operator on page 119 will show you that she has near her no directories and is not in position to give you numbers that you cannot or will not find for yourself. It is the duty of Information to perform such service.



Courtesy of New York Telephone Company

#### INFORMATION OPERATORS AT WORK

If, for example, you believe that John Smith has a telephone, one of the following situations may exist :

He may be such a very recent subscriber that his name does not appear in the current issue of the directory. Information will give you the number that has been assigned to him.

He may have discontinued his telephone. Information will let you know.

He may be an unlisted subscriber. In this case, neither Central nor Information is permitted to furnish the number, as subscribers of this type have private wires and they cannot be reached on the telephone unless the person calling knows the number wanted.

When Information gives you the number you want, it is for you to repeat the number to Central, who will follow Information. Sometimes Information may do this for you.

**Calling Traffic Manager.** — Every central telephone office has a supervisor known as the "Traffic Manager."

It is the business of this operator to receive and attend to all complaints by subscribers in regard to the character of the service. These may be narrowed down to two kinds, unsatisfactory service rendered by Central and unsatisfactory service caused by defects in telephone mechanism.

Defects in mechanism should be reported to the Manager at once. Unsatisfactory service by Central should also be called to the Manager's attention; but it is quite certain that as you come to know more about the telephone, you will find less reason to call the Manager to make complaints about poor central office service.

**Calling Long Distance (or Toll Operator).** — When a subscriber wants to telephone to some one located in a distant city or state, he requests Central to give him "Long Distance," the operator who attends to calls of this type.

In making Long Distance calls, a very important point to remember is to give the Long Distance operator the *name* of the person in the firm to whom you wish to speak. If you want to talk to Mr. Jones of the National Trust Company of Philadelphia, and he is not in when the call arrives, you will not be charged for it. If you ask Long Distance to give you the *number* of the National Trust Company and, after you have obtained it, then ask for Mr. Jones, the charge will be made whether Mr. Jones responds or not. These calls are referred to, technically, as *Two-number Toll Calls* and *Particular-person Toll Calls*.

The *Two-number Toll Call* is your National Trust Company call. Here you asked for a *number* located outside the local service area and at a point to which there is a two-number toll rate. Charge is made if connection is completed with the number called, the time for which the charge is made beginning when the *number called first answers*. More rapid service can be given, and in general a lower rate is charged on two-number toll calls than on particular-person toll calls.

The *Particular-person Toll Call* is your Mr. Jones call. Here you asked by *name* for a person reached through a telephone which is located outside the local service area and at a point to which there is a particular-person toll rate. Charge is made if connection is completed with the particular-person called (or with the number called, if the calling subscriber has indicated that he is willing to talk with *anyone* at the called station), the time for which the charge is made beginning when *conversation with the particular person* (or the number called, if it is a call for anyone) *first starts*.

To make a Particular-person Toll Call, or to secure information concerning the rates on such calls, tell the operator who first answers your call the name of the city, town, or locality in which the person with whom you wish to talk is located. The operator will connect you with a Long Distance or Toll Operator, who will identify herself by answering "Long Distance" or "Toll Operator." When the Long Distance or Toll Operator answers, give her the following details:

The telephone number from which the call is made and your name, if you desire to give it

The name of the city or town and state in which the person desired is located.

The number of the telephone desired, if known

The firm name or the name and initials of the person under whose name the telephone is listed and the street address, if the telephone number is not known

The name of the person with whom you wish to speak

The name of the alternate person, if you are willing to talk with any one else in case the person desired cannot be reached

Listen for the operator to repeat the details of your call, remain at the telephone until she indicates that you may hang up the receiver, and *wait patiently until called to the telephone*. Bear in mind that to establish a connection between New York and Chicago, for example, usually takes several minutes. The subscriber who literally pesters Central on an average of every minute or two simply displays his ignorance of the procedure necessary. When the connection is made, Central will ring you up.

Long Distance calls represent a fair amount of money expended, and a few things must be definitely borne in mind. Know just what you want to say and waste very little time saying it. This does not mean that you must become telegraphic in your language. Long Distance is becoming very popular with many firms, and is a tremendous time and money saver. The following extract from *Collier's Weekly* is interesting:

A trip from Chicago to New York and return, allowing for one day's average expenses in the city, would cost a business man about \$90 at a conservative estimate, and would require at least two days' time.

That expense alone would cover the cost of eighteen long distance telephone conversations, at \$5 for three minutes, or for a total of about an hour's conversation, at \$1.50 per minute.

In addition to this, the man would have had his two days' time, and his plans would be spared the delay and interruption.

The proportion is even greater for lesser distances and smaller telephone rates.

The following examples will give some idea of the rates charged for this grade of service:

NEW YORK CITY TO	3 MINUTES	EVERY ADDITIONAL MINUTE OR FRACTION THEREOF
Atlantic City, N. J. . . . .	\$ .90	\$ .30
Boston, Mass. . . . .	1.25	.40
Chicago, Ill. . . . .	5.00	1.50
Fall River, Mass. . . . .	1.25	.40
Narragansett Pier, R. I. . . . .	1.00	.30
Washington, D. C. . . . .	1.25	.40
Montreal, P. Q. . . . .	2.25	.75
Lenox, Mass. . . . .	.90	.30

And finally, when you want to telephone to any place out of town, inspect your directories and see whether the call is Long Distance or merely Suburban. Central will attend to suburban calls.

### SUGGESTIVE EXERCISES

Describe the proper method of calling Central when a number is wanted.

What is meant by "Information," and indicate the steps to be observed in obtaining her.

What is meant by "Long Distance" telephoning?

You are in New York City and wish to telephone to Mr. John Armstrong of the Wanamaker Store, Philadelphia. Indicate the steps to be observed in obtaining him.

You are in New York City and wish to telephone to Stetson & Jennings of Chicago. Indicate the steps to be observed in obtaining them and state how much will be charged for a nine-minute conversation.

How will you decide whether the city or the town to be telephoned to is Long Distance or Suburban?

What are the duties of the operator known as "Traffic Manager"? When would you be likely to ask for her?

## SECTION 3

### MAKING AND ANSWERING CALLS

In these days of brevity, how to begin a business conversation over the telephone is a matter of importance. The way in which a telephone message is sent indicates to quite an extent the character of the sender; and a business house whose telephoning is quick, bright, to the point, and clear in its enunciation conveys an impression that is good.

When the telephone bell rings, respond promptly and never leave the telephone without first informing the person holding the wire what action you are taking. He might otherwise infer that his request was not being attended to.

The following examples may be termed skeleton outlines of telephone calls, but they will serve to illustrate the methods employed in all well-organized business houses to-day.

*Making the Call*

Study carefully these methods of establishing direct connections with the persons to whom you wish to speak.

**Calling Directly.** — You are John Brown of Brown & Co., telephone number — Plaza 6357.

You wish to telephone to James Smith of Smith & Co., telephone number — Broad 3174.

- 1 Brown lifts receiver from telephone hook :
- 2 Voice of telephone girl, known as Central, says : "Number, please?"
- 3 Brown : "Broad 3 1 - 7 4," using rising inflection.
- 4 Central : "Broad 3 1 - 7 4," confirming call.
- 5 Pause of few seconds : Central establishes connection.
- 6 Voice of Smith : "Smith & Co., Mr. Smith speaking."
- 7 Brown : "This is Brown & Co., Mr. Brown at the telephone," and the conversation begins.
- 8 Call completed : Brown and Smith hang up receivers and Central disconnects.

In the above conversation, notice that "Hello, who is speaking?" is not used. The sentence is superfluous.

**Calling Indirectly.** — You are Miss Ogden, stenographer for Brown & Co.

Mr. Brown asks you to connect him with Mr. Smith of Smith & Co.

Miss Walton is stenographer for Smith & Co.

- 1 Miss Ogden lifts receiver :
- 2 Central : "Number, please?"
- 3 Miss Ogden : "Broad 3 1 - 7 4," using rising inflection.
- 4 Central : "Broad 3 1 - 7 4," confirming call.
- 5 Pause of few seconds : Central establishes connection.
- 6 Voice of Miss Walton : "Smith & Co., stenographer at the telephone."
- 7 Miss Ogden : "This is Brown & Co., stenographer at the telephone. Mr. Brown would like to speak to Mr. Smith, please."

- |                     |  |
|---------------------|--|
| 8 Miss Walton :     | "Hold the wire, please."                                     |
| 9 Pause :           | Miss Walton connects Mr. Smith.                              |
| 10 Voice of Smith : | "Mr. Smith speaking."  |
| 11 Miss Ogden :     | "Hold the wire, please."                                     |
| 12 Pause :          | Miss Ogden connects Mr. Brown, who answers <i>promptly</i> . |
| 13 Brown :          | "Mr. Brown speaking," and conversation begins.               |
| 14 Call completed : | Brown and Smith hang up receivers and Central disconnects.   |

Notice in the above conversation that Mr. Brown, who is both businesslike and courteous, does not keep Mr. Smith waiting. To do so would be a gross breach of business etiquette.

**Calling up Departments in Large Firms.** — You are Mrs. John Brown, and you wish to order by telephone some blankets through Altman & Co., a large dry-goods firm.

- |  |  |
|--|--|
| 1 Mrs. Brown lifts receiver :              |  |
| 2 Central :                                | "Number, please?"  |
| 3 Mrs. Brown :                             | "Plaza 3 6 - 7 1," using rising inflection.  |
| 4 Central :                                | "Plaza 3 6 - 7 1," confirming call.  |
| 5 Pause :                                  | Central establishes connection.  |
| 6 Voice of Altman's switchboard operator : | "Plaza 3 6 - 7 1" (or "Altman & Company").   |
| 7 Mrs. Brown :                             | "Connect me with the bedding department, please."  |
| 8 Switchboard operator :                   | "Hold the wire, please."   |
| 9 Pause :                                  | Switchboard operator establishes connection.   |
| 10 Voice of clerk in bedding department :  | "Bedding Department."  |
| 11 Mrs. Brown :                            | "This is Mrs. Brown speaking, of 78 West 82nd Street," and the conversation begins.                  |
| 12 Call completed :                        | Mrs. Brown and clerk hang up receivers ; Altman switchboard operator and Central in turn disconnect. |

Notice in the above conversation that Mrs. Brown did not give her name or state the nature of her business when talking to the



switchboard operator. It would have been superfluous. Her business was with a certain department and she was intelligent enough to know that large firms are obliged to employ girls whose sole work is connecting people with different departments in the firm. If, however, Mrs. Brown found that she did not know the name of the department she wanted, she would say to the switchboard operator, "Will you be kind enough to connect me with the department in charge of etc., etc.?" Even here she would not mention her name.

### *Answering the Call*

In the call outlined under "Calling Indirectly," Mr. Smith was in his office and available. We shall now illustrate a case where the person telephoned to is not in his office when the call comes in at 9 A.M.

**Taking a Message.** — You are stenographer for Brown & Co., as above.

Miss Walton is stenographer for Smith & Co., as above.

Mr. Smith asks Miss Walton to connect him with Mr. Brown.

- 1 Miss Walton lifts receiver :
- 2 Central : "Number, please?"
- 3 Miss Walton : "Plaza 6 3 - 5 7."
- 4 Central : "Plaza 6 3 - 5 7," confirming call.
- 5 Pause : Central establishes connection.
- 6 Voice of Miss Ogden : "Brown & Co., stenographer at the telephone."
- 7 Miss Walton : "Smith & Co., stenographer at the telephone. Mr. Smith would like to speak to Mr. Brown."
- 8 Miss Ogden : "Mr. Brown will not be in until 11 o'clock. Will you leave a message?"
- 9 Miss Walton : "Ask him, please, to meet Mr. Smith at luncheon at the Lawyers Club at 1 o'clock to-day. If he cannot do so, ask him to telephone Mr. Smith when he comes in."
- 10 Miss Ogden : "Very well," noting message on pad.

- |                      |   |
|----------------------|---|
| 11. Call completed : | Stenographers hang up receivers and<br>Central disconnects. |
| 12. Miss Odgen :     | Places message on Mr. Brown's desk.                         |

### *Emergency Calls*

A man sitting idly at his desk one day, watching the demolition of a two-story building directly across the street, was horrified to see it literally crumble. Over fifty workmen were in the building, which was about one block long. In an instant his hand reached for the telephone and he said, "Central! Police Headquarters, at once!" The connection was made in a few seconds, and the message delivered was: "A building has just collapsed at —Street and Broadway. Workmen are in the building. Have ambulances there as soon as possible." In less than five minutes two arrived, as well as a fire engine from around the corner. In less than ten minutes the fire department, the police reserves, and scores of ambulances were on the scene. The work of rescue was begun, and in less than two hours every workman had been removed and only a few were found to be badly injured. This is what is meant by an emergency call. That man's cool head undoubtedly helped to save the lives of many men.

Every office ought to have posted in a conspicuous position near the telephone a placard containing the telephone numbers of Police Headquarters, the nearest police station, fire department, hospital, and the names of half a dozen physicians whose offices are located near the office. If the telephone in your office or in your home has no placard of this type, prepare one. And post it where it may be read easily.

The New York Telephone Company provides for emergency calls by placing on switchboards, where they may be read easily by operators, framed lists of the telephone numbers of fire and police stations, and also the telephone numbers of the telegraph companies.

The telephone directories give the following directions for making emergency calls :

*Police! Fire! Ambulance!*

### HOW TO MAKE EMERGENCY CALLS

Say to the operator

“I want to report a fire.”

“I want to get a policeman.”

“I want to get an ambulance.”

If compelled to leave telephone before  
the desired station answers

### TELL THE OPERATOR WHERE HELP IS REQUIRED

No charge for such calls

### SUGGESTIVE EXERCISES

Indicate the steps that would be taken before you could communicate by telephone with the manager of the lace department in a large dry-goods store.

At 1:20 P.M. Mr. David Simms, your employer, requests you to telephone Mr. Arthur Jones, who is thought to be at the Union League Club. On telephoning, you find that the latter has left a message that he will return to the club about 4:30 P.M. On returning to your employer's desk, you find he has left the office, and you are told that he will not return until 2 o'clock. What will you do under these circumstances?

What are the essential points to be observed in making and answering calls?

What is an emergency call and when is it made?

## SECTION 4

### EQUIPPING THE DESK OR BOOTH

#### *General Equipment*

Nothing is perhaps so satisfying to the person using a telephone booth or desk as to find the things that he needs just where they should be when he needs them — within easy reach of his *right* hand. Just as long as absent-minded people will persist in walking off with pencils, pads, and directories, just so long will

the watchful office assistant need to see that these articles are in some manner secured to the wall or the desk.

Stationers carry all kinds of cheap appliances designed to save the tempers of telephone subscribers, and well-equipped offices use them. Pencils and perforated pads can be tied with cord and fastened to the desk permanently. The telephone directory most used can be clamped into position on the desk or on a movable shelf, and the other directories hung on screws fastened to the right of the booth or desk. Typewritten lists of persons or firms telephoned to daily can be alphabetically arranged and so placed on the wall or desk that they can be read from either a standing or a sitting position.

One of the most common complaints made against certain business houses is that often important messages never reach the person for whom they were intended. Another is the confusion that arises in taking telephone orders for goods. All this may be obviated by using the printed forms adopted by all large houses. For example, here is a good workable form :

-----1917

Memorandum for Mr.-----

Mr.-----

Address :-----

Telephone Number :-----

telephoned you to-day at----- o'clock. He wants you to call him up at-----

He left this message :-----

-----  
-----  
-----  
(Signed)-----

It requires very little thought on the part of an intelligent clerk and the expenditure of very little money on the part of the office itself so to equip a desk that the person who finds his left hand engaged in holding the receiver may use his right to pick up the pencil, pad, or directory needed at the moment. The average business man has no time to think of these apparently small

matters, but if you think of them for him, you will be surprised to find how appreciative he will be.

### *Private Extensions*

The movable hand telephone, known as an "extension," is to be found on nearly every business man's desk.

If the desk is the flat library type, the problem of placing the pad, pencil, directories, and typewritten list of names used daily will have to be met in a way to suit the user of the desk. Here the great point is the proper placing of the typewritten list.

If the business man wants to telephone directly, it is a great time saver for him, as his hand lifts the receiver, to have his eye meet the number he does not memorize but which he uses so often.



Courtesy of New York Telephone Company

DESK EXTENSION

And even where he employs a switchboard operator, he should train himself to give her the *number* and not the *name* only of the party to be called. To ask her to look up names in telephone directories may tie up other calls.

### *Telephone Directories*

In the sections on reference books, the various kinds of telephone directories used will be discussed in detail. It is not necessary to say more here than that the telephone companies issue free of charge *general and classified telephone directories* containing the names, addresses, and telephone numbers of subscribers; that these names are arranged alphabetically and may be found

by consulting the index at the top of each page. In the larger cities, such as New York, Chicago, and San Francisco, these books are issued about three times a year. An intelligent reading of the index will indicate the great variety of useful and necessary information to be found in these books, much of which is not known to the average telephone user.

When the new issues arrive, revise your alphabetic typewritten lists at once. The telephone companies usually remove all old directories. If they do not, destroy them immediately.

### SUGGESTIVE EXERCISES

Part of your duties as stenographer will be to attend to much of the telephone work of your employer. You are given two desks and a revolving chair. One desk will contain your typewriter and materials; the other, which is a flat library desk, will be used for general work and for your telephone equipment, which includes a desk telephone. Make a diagram indicating just how you will equip the section of the desk assigned to the telephone.

Make up two good workable forms that you think would be of value to the average business man for his telephone messages. One of these forms may be for taking orders.

## SECTION 5

### INSTALLING THE TELEPHONE

#### *Telephone Subscribers*

Telephone subscribers are divided into classes, according to their use of the telephone. Some subscribers have business telephone service, others have residence service, and they are listed in the telephone directory according to whether they have *individual lines*, *party lines*, or are served by *private branch exchange switchboards* in the buildings where they live or have their offices.

**Individual Lines.** — Telephones of this type are for the exclusive use of one subscriber. He is the only person who has a telephone on that line, which runs from his instrument directly to the tele-

phone company's nearest central office. It is listed in the telephone directory with one number, as "Barelay 1263."

**Party Lines.** — These serve from two to four subscribers, and each subscriber has his telephone listed in the directory with the number and letter designating his telephone, as "Barelay 1263-J." A party line can be used by only one of the subscribers it serves at a time.

**Private Branch Exchange Switchboard Systems.** — These are really miniature telephone central office systems placed on the premises of the subscriber, and are described below.

### *Telephone Instruments*

Two kinds of telephone instruments are in general use — those which are placed in convenient places on *walls* and those that rest upon *desks* or tables. For business use, most people have desk telephones, for the reason that this type of instrument can be placed on one side of the desk where it will be out of the way of the business man when he is writing or doing work, and can still be within arm's reach when he wishes to make or answer calls. This is the type of telephone illustrated on page 133. It may have either a direct line to one of the telephone company's central offices or it may be connected with the private branch exchange used in the business office, which is in turn connected with the regular central office.

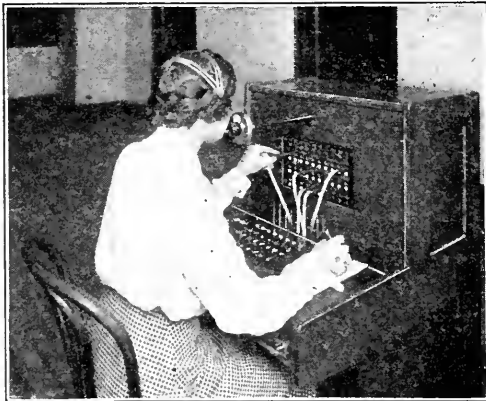
### *Private Branch Exchange Switchboards*

These are telephone central office systems placed on the premises of the subscriber.

**One-operator Switchboards.** — Here you see a small private branch exchange switchboard which can be operated by one person.

The switchboard is connected with the nearest regular central office by means of one or more trunk lines. The switchboard thus becomes a clearing house for calls between the telephones

in the business house it serves, for calls from these telephones to outside points, and for calls from outside points to the telephones in the private branch exchange system.



Courtesy of New York Telephone Company  
OPERATING A CORD SWITCHBOARD

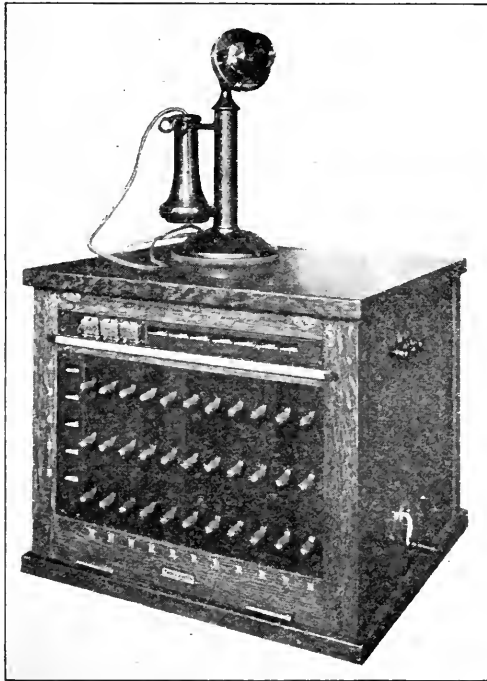
**Monitor Switchboards and Cord Systems.** — These private exchange systems range in size from what is known as the “monitor” switchboard system, to the big cord systems which are installed in stores, hotels, apartment houses, and business buildings. The monitor switchboard is intended for the subscriber who needs more service than perhaps one or two telephones can give. It can be placed on a flat desk and operated by the stenographer. The big cord systems sometimes serve a thousand or more extension telephones and are connected with regular telephone central offices by means of several trunk lines.

The following figures will show how big a problem this is in four types of buildings in New York City: Wanamaker’s dry-goods store has a switchboard operated by nine telephone girls and it serves 419 extensions. The Hotel McAlpin has a switchboard serving 1605 extensions, while the Hotel Commodore has a switchboard with twenty-six operating positions and serves 2400



extension telephones. The Consolidated Gas Company uses a private branch exchange system which connects its branch offices with the main office, and this system contains 966 extension telephones.

Thus extension telephones are much used, not only by business offices, but also in residences. Frequently in a business office,



Courtesy of New York Telephone Company

MONITOR SWITCHBOARD

where there is no private branch exchange system, there will be one or two individual telephone lines and from each an extension line, so that the office will have either two or four telephones so located as to eliminate needless steps.

A-016A To NEW YORK TELEPHONE COMPANY, DR.  
PAYABLE AT 5110 FIFTH AVENUE, BROOKLYN, N. Y. NOVEMBER 1, 1916

LOCAL MESSAGES

Credit Sept. 1

Sent in Sept.

Credit Oct. 1

SUBSCRIBER'S RECORD

Check No. paid by

Bank

Date

Local Service Charge, Month Ending November 30

Additional Local Messages, Month Ending Sept. 30

Toll Service, Per Statement Herewith, Sept. 21 to Oct. 20 Inc.

BILL RENDERED

*John Jones to St.  
415 56 St.  
4109 Set Brooklyn N.Y.*

55	-
2	25
7	25
7	25

NEW YORK TELEPHONE COMPANY

THIS STUB SHOULD BE ENCLOSED WITH REMITTANCE. WHEN PAYMENT IS MADE BY CHECK, BILL SHOULD BE RETAINED BY YOU. NOTE SPACE PROVIDED FOR YOUR REMITTANCE. ALL CHECKS MUST BE PAID IN FULL. CHECK PAYMENTS WHEN SPECIALLY REQUESTED.

NOVEMBER 1, 1916

*John Jones to St.  
415 56 St.  
4109 Set Brooklyn N.Y.*

A-016A To NEW YORK TELEPHONE COMPANY, DR.  
PAYABLE AT 5110 FIFTH AVENUE, BROOKLYN, N. Y. NOVEMBER 1, 1916

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SUBSCRIBER'S RECORD

Check No. paid by

Bank

Date

Local Service Charge, Month Ending November 30

Additional Local Messages, Month Ending Sept. 30

Toll Service, Per Statement Herewith, Sept. 21 to Oct. 20 Inc.

BILL RENDERED

*John Jones to St.  
415 56 St.  
4109 Set Brooklyn N.Y.*

9	75
2	25
12	00
12	00

NEW YORK TELEPHONE COMPANY

THIS STUB SHOULD BE ENCLOSED WITH REMITTANCE. WHEN PAYMENT IS MADE BY CHECK, BILL SHOULD BE RETAINED BY YOU. NOTE SPACE PROVIDED FOR YOUR REMITTANCE. ALL CHECKS MUST BE PAID IN FULL. CHECK PAYMENTS WHEN SPECIALLY REQUESTED.

NOVEMBER 1, 1916

*John Jones to St.  
415 56 St.  
4109 Set Brooklyn N.Y.*

*Public Telephones*

**Pay Stations.** — Public telephones are distributed throughout the territory served by a telephone company, and are located wherever the convenience and service requirements of the public warrant their installation. Some public telephones are attended by employees of the telephone company, in which case a person wishing to telephone gives the operator in attendance the number desired and the cost of the call.

**Coin-box Telephones.** — The coin-box telephone is another variety of public telephone that is largely used. This instrument has slots in the top into which the person making the call first drops five, ten, or twenty-five cents, according to the cost of the call, thus automatically signaling the central office operator, who asks for the number desired. When the operator has connected with the telephone called for, she notifies the person calling. In case the number asked for cannot be obtained, the operator manipulates an electric releasing device, which returns the money to the caller.

*Verifying Monthly Bills*

The matter of verifying the monthly telephone bills is usually placed in the hands of the switchboard operator or one of the clerks employed by the firm.

Bills for telephone service are rendered monthly, in accordance with the terms of the contract. Charges for suburban and long distance messages (toll messages) appear on the same bill, the charges covering a period of one month; but in order to render bills on the first of the month, the period begins and ends several days before the end of the calendar month.

Here are two sample monthly bills for telephone subscribers. The special charges are itemized on a separate sheet, the total placed on the regular bill. Of the two examples of monthly statements, the message rate statement is more typical for New York City subscribers.

NEW YORK TELEPHONE CO. TOLL SERVICE STATEMENT.				
TEL. No. <u>4209</u>				
P—INDICATES PARTICULAR PERSON. T—INDICATES TELEGRAM.				
DATE	NO. OF MESS.	PLACE CALLED	ADDL. MINUTES	AMOUNT
9/21	1	Garden	6	15
23	1	Albany	P	90
10/8	1	Bright	6	15
	1	Bklyn	T	20
12	1	Hoboken	1	45
20	1	Brookville		40
				225

NEW YORK TELEPHONE CO. TOLL SERVICE STATEMENT.				
TEL. No. <u>4209</u>				
P—INDICATES PARTICULAR PERSON. T—INDICATES TELEGRAM.				
DATE	NO. OF MESS.	PLACE CALLED	ADDL. MINUTES	AMOUNT
9/22	1	NY	2	10
27	1	.		5
30	1	Hoboken	P	85
10/8	1	Brookville		25
9	1	Bright	T	30
17	1	Bright		5
18	1	Brookville	1	65
				225

## SUGGESTIVE EXERCISES

Define the following: Party Line, Private Branch Exchange Switchboard, Extension Telephone, Monitor.

The firm by which you are employed telephones daily to near-by towns and to distant states. You are to handle all outgoing and incoming calls. Describe briefly how you would take care of all suburban and long distance calls, in order to check the monthly telephone bills.

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## SECTION 1

## INTRODUCTION

THE wonderful development of foreign business in this country, particularly with Europe and South America, has made a study of the conditions under which business by cable is carried on a matter of vital interest ; and the use of the telegram as an ordinary means of communication has become so general that the clerk through whose hands it passes must have very clear ideas concerning its possibilities and its limitations. Let us look at these modern methods of communication.

**Telegrams** are *land* communications — messages sent by wire within the borders of a country.

**Cablegrams** are communications sent by *submarine cable* between countries separated by large bodies of water.

The telegraph lines in the United States follow practically every railroad line, and a railroad map is substantially a telegraph map of the country. It would not be possible to reproduce such a map here. The map on the rear cover of this book, however, shows the Atlantic cables, with their *landing places* and *connecting points* on the coasts of this continent, and their connections throughout Europe and to Asia and Africa, as well as cables to the West Indies and South America.

**Mail and Telephone versus Telegrams and Cablegrams.**—The *mail* is the ordinary means of sending written communications where speed is not essential. The *telephone* is used for quick communication within the limits permitted by the cost of the service.

*Telegrams* and *cablegrams* are used instead of the mail on account of their speed and because, even where the mail might serve, as far as time is concerned, the telegram and the cable-

gram compel preferred attention from the addressee. The telegram is used for quick inland communication, and it is used at times in preference to the telephone because of its much lower cost and because it affords a written record of the transaction. The cablegram is used for over-seas communication.

**Liability of Companies for Errors.** — While the telegraph companies make every effort to safeguard the interests of patrons and send messages quickly, it is very important to remember that they are obliged by law to send messages exactly as they are received, and that their liability for incorrect transmission is ordinarily only nominal. Therefore, while the occasional sender of a message may be pardoned for not being familiar with the rules of the companies, no such excuse can be offered for the business man.

**Tariff or Rate Folders and Forms.** — The rates charged for messages of all kinds are to be found in *tariff* or *rate* folders issued free of charge by the telegraph companies. All well-equipped business offices have these folders on file.

Blank telegraph and cable forms may be obtained in quantities from the various companies, and clerks should study carefully the rules printed on the reverse of these forms.

### SUGGESTIVE EXERCISES

Consult map entitled *Western Union Trans-Atlantic Cables and Connections*, and indicate the telegraph and cable connections used in sending messages to the following cities:

Cincinnati, Ohio, to Washington, D. C.  
New York City to Santiago, Cuba  
Washington, D. C., to Havana, Cuba  
Wilmington, Del., to Hamilton, Bermuda  
New York City to Panama  
Montreal, P. Q., to Lisbon, Portugal  
New York City to Berlin, Germany  
Boston, Mass., to Paris, France  
Cleveland, Ohio, to Charleston, S. C.

State briefly the difference between a telegram and a cablegram.

A Chicago house wants to consult its New York City office about three business propositions. The first calls for an answer in less than an hour, the second in less than four hours, and the third in less than ten days. What method of communication would you use in each case?

## SECTION 2

### CLASSES OF SERVICE — TELEGRAMS

The sender of a telegram may avail himself of four classes of service, the charges varying according to the class of service used. These classes are :

Fast Regular Telegrams (or Full-Rate Messages).  
 Night Messages  
 Day Letters  
 Night Letters (or Night Lettergrams)

**Telegraph Forms.**—The so-called universal blank illustrated on the opposite page is now used for all classes of service.

The following are reproductions of the small squares which appear in the upper left- and right-hand corners of the face of the blank. In the case of the square in the upper left-hand corner, it will be observed that by placing an X in the proper place, the sender of the message may indicate the class of service he desires.

CLASS OF SERVICE DESIRED	
Fast Day Message	
Day Letter	
Night Message	
Night Letter	
Patrons should mark an X opposite the class of service desired; OTHERWISE THE TELEGRAM WILL BE TRANSMITTED AS A FAST DAY MESSAGE.	

Receiver's No.
Check
Time Filed

### *Fast Regular Telegrams*

These are what are designated by the telegraph companies as "full-rate" messages (*i.e.*, the ordinary messages that most of us



Receiver's No.
Class
Time Trial

FRONT OF FORM

## REVERSE OF FORM

send and for which, because they are transmitted immediately, we pay the maximum charge). Messages of this grade may be filed at any hour of the day or night.

Ordinary language or code language may be used in such messages. (See page 175.)

The *rates* for full-rate messages are on the basis of a certain charge for the first ten words and an additional rate for each additional word in excess of ten. The following examples selected from the rate book of the Western Union Telegraph Company will show how these rates vary for telegrams to different states and, within shorter distances, to different cities in the same state.

#### FROM NEW YORK CITY TO

STATE	CITY	DAY RATE <sup>1</sup>	STATE OR COUNTRY	CITY	DAY RATE
Alabama	Birmingham	60-4	Mexico	Chihuahua	70-5
Alabama	Mobile	60-4	Mexico	City of Mexico	1.75-12
Alberta	Edmonton	1.25-8	Mexico	Vera Cruz	1.75-12
Arkansas	Arkansas City	60-4	Montana	Butte	75-5
British Columbia	Vancouver	1.00-7	Nevada	Tonopah	1.00-7
California	Los Angeles	1.00-7	New Jersey	Trenton	25-2
California	San Francisco	1.00-7	New Mexico	Albuquerque	75-5
Colorado	Denver	75-5	New York	Albany	25-2
Connecticut	Danbury	25-2	New York	Auburn	35-2
Connecticut	Waterbury	25-2	New York	Lake Placid	35-2
Florida	Jacksonville	60-4	New York	West Point	25-2
Florida	Key West	1.00-7	Nova Scotia	Halifax	50-3
Florida	Miami	60-4	Nova Scotia	Yarmouth	50-3
Illinois	Chicago	50-3	Ontario	Ottawa	50-3
Maine	Augusta	40-3	Ontario	Toronto	50-3
Maine	Portland	35-2	Pennsylvania	Philadelphia	25-2
Manitoba	Winnipeg	75-5	Pennsylvania	Reading	25-2
Massachusetts	Boston	30-2	Quebec	Montreal	50-3
			Utah	Salt Lake City	75-5

<sup>1</sup> In the columns headed "Day Rate," the figures before the hyphen indicate rates for ten words or less (address and one signature free), and the figures after the hyphen indicate the rates for each word over ten.

The following table shows the Western Union table of tolls for charges for Fast Regular Telegrams, computed for messages of varying length.

## TOLLS ON MESSAGES FROM 10 TO 50 WORDS

NO. OF WORDS	RATE 20-1	RATE 25-1	RATE 25-2	RATE 30-2	RATE 35-2	RATE 40-3	RATE 50-3	RATE 60-4	RATE 75-5	RATE 1.00-7
10	\$0.20	\$0.25	\$0.25	\$0.30	\$0.35	\$0.40	\$0.50	\$0.60	\$0.75	\$1.00
11	.21	.26	.27	.32	.37	.43	.53	.64	.80	1.07
12	.22	.27	.29	.34	.39	.46	.56	.68	.85	1.14
13	.23	.28	.31	.36	.41	.49	.59	.72	.90	1.21
14	.24	.29	.33	.38	.43	.52	.62	.76	.95	1.28
15	.25	.30	.35	.40	.45	.55	.65	.80	1.00	1.35
16	.26	.31	.37	.42	.47	.58	.68	.84	1.05	1.42
17	.27	.32	.39	.44	.49	.61	.71	.88	1.10	1.49
18	.28	.33	.41	.46	.51	.64	.74	.92	1.15	1.56
19	.29	.34	.43	.48	.53	.67	.77	.96	1.20	1.63
20	.30	.35	.45	.50	.55	.70	.80	1.00	1.25	1.70
21	.31	.36	.47	.52	.57	.73	.83	1.04	1.30	1.77
22	.32	.37	.49	.54	.59	.76	.86	1.08	1.35	1.84
23	.33	.38	.51	.56	.61	.79	.89	1.12	1.40	1.91
24	.34	.39	.53	.58	.63	.82	.92	1.16	1.45	1.98
25	.35	.40	.55	.60	.65	.85	.95	1.20	1.50	2.05
26	.36	.41	.57	.62	.67	.88	.98	1.24	1.55	2.12
27	.37	.42	.59	.64	.69	.91	1.01	1.28	1.60	2.19
28	.38	.43	.61	.66	.71	.94	1.04	1.32	1.65	2.26
29	.39	.44	.63	.68	.73	.97	1.07	1.36	1.70	2.33
30	.40	.45	.65	.70	.75	1.00	1.10	1.40	1.75	2.40
31	.41	.46	.67	.72	.77	1.03	1.13	1.44	1.80	2.47
32	.42	.47	.69	.74	.79	1.06	1.16	1.48	1.85	2.54
33	.43	.48	.71	.76	.81	1.09	1.19	1.52	1.90	2.61
34	.44	.49	.73	.78	.83	1.12	1.22	1.56	1.95	2.68
35	.45	.50	.75	.80	.85	1.15	1.25	1.60	2.00	2.75
36	.46	.51	.77	.82	.87	1.18	1.28	1.64	2.05	2.82
37	.47	.52	.79	.84	.89	1.21	1.31	1.68	2.10	2.89
38	.48	.53	.81	.86	.91	1.24	1.34	1.72	2.15	2.96
39	.49	.54	.83	.88	.93	1.27	1.37	1.76	2.20	3.03
40	.50	.55	.85	.90	.95	1.30	1.40	1.80	2.25	3.10
41	.51	.56	.87	.92	.97	1.33	1.43	1.84	2.30	3.17
42	.52	.57	.89	.94	.99	1.36	1.46	1.88	2.35	3.24
43	.53	.58	.91	.96	1.01	1.39	1.49	1.92	2.40	3.31
44	.54	.59	.93	.98	1.03	1.42	1.52	1.96	2.45	3.38
45	.55	.60	.95	1.00	1.05	1.45	1.55	2.00	2.50	3.45
46	.56	.61	.97	1.02	1.07	1.48	1.58	2.04	2.55	3.52
47	.57	.62	.99	1.04	1.09	1.51	1.61	2.08	2.60	3.59
48	.58	.63	1.01	1.06	1.11	1.54	1.64	2.12	2.65	3.66
49	.59	.64	1.03	1.08	1.13	1.57	1.67	2.16	2.70	3.73
50	.60	.65	1.05	1.10	1.15	1.60	1.70	2.20	2.75	3.80

*Night Messages*

Messages of this type are accepted at telegraph offices at any time up to two o'clock A.M. Although these messages may be received by the telegraph companies at any time during the day or the evening, it is distinctly understood that, because of the lower rates charged, they will be *delivered not earlier than the morning of the next ensuing business day*. This type of telegram appeals to the business man who, finding the mail too slow or the telephone too expensive for his purpose, may want to communicate with some one in a distant city. Code language may be used in night messages.

The following table shows the Night Message *rates* corresponding to the respective rates for full-rate messages between the same points.

WHERE THE FULL RATE IS	THE NIGHT MESSAGE RATE IS	WHERE THE FULL RATE IS	THE NIGHT MESSAGE RATE IS
25-2	25-1	50-3	40-3
30-2	25-1	60-4	50-3
35-2	25-1	75-5	60-4
40-3	30-2	1.00-7	1.00-7

When the message exceeds 13 or 14 words, it is cheaper to use the Night Letter. (See page 149.) However, in a Night Letter code language is not permitted, while code language is allowed in a Night Message. Therefore, when it is necessary to employ code language, the Night Message must be used — not the Night Letter.

*Day Letters*

This is a cheaper class of service than the Fast Regular Telegram and is referred to as *deferred* day service. If care is taken to file Day Letters with the telegraph companies, so that there will remain sufficient time to deliver them during regular office hours

on the day of their date, they will be delivered the same day, subject to the prior transmission of Fast Regular Telegrams. On account of the cheapness of the rate, code language is not permissible.

The *rates* for Day Letters are as follows: For a Day Letter of 50 words or less, one and a half times the rate for a 10-word full-paid message; for every additional 10 words or fraction thereof in a Day Letter, one fifth of the charge for the original 50 words.

For example: if the rate for a full-paid message is 50 cents for 10 words, the rate for a Day Letter of 50 words or less is 75 cents, and the rate for every 10 words or fraction thereof beyond the original 50 words is 15 cents.

### *Night Letters (or Night Lettergrams)*

This is the cheapest class of service for messages in excess of 13 or 14 words. Night Letters will be accepted at any time before 2 A.M. and will be delivered the following morning. Code language is not permitted. The telegraph company may, if it chooses mail the message at destination to the addressee, but, as a rule, actual deliveries of Night Letters are made as in the case of other telegrams, and the privilege of mailing them to the home or office of the addressee is resorted to only under extraordinary conditions.

Night Letters are much used by many business houses. For example, a San Francisco house may decide at about five o'clock in the afternoon that it wants a letter to reach its Denver office by nine the next morning. The Night Letter solves the problem.

The *rate* for a Night Letter of 50 words or less is the same as the rate for a 10-word full-paid message; for each additional 10 words or fraction thereof in the Night Letter, a charge of one fifth the rate for the original 50 words is made.

The following is the Western Union Telegraph Company's table of tolls for Night Letters and Day Letters.

## TOLLS ON NIGHT LETTERS AND DAY LETTERS OF FROM 1 TO 200 WORDS

WORDS	WHEN DAY MESSAGE RATE IS 25 AND 2		WHEN DAY MESSAGE RATE IS 30 AND 2		WHEN DAY MESSAGE RATE IS 35 AND 2		WHEN DAY MESSAGE RATE IS 40 AND 3	
	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is
1 to 50	\$0.25	\$0.38	\$0.30	\$0.45	\$0.35	\$0.53	\$0.40	\$0.60
51 " 60	.30	.45	.36	.54	.42	.63	.48	.72
61 " 70	.35	.53	.42	.63	.49	.74	.56	.84
71 " 80	.40	.60	.48	.72	.56	.84	.64	.96
81 " 90	.45	.68	.54	.81	.63	.95	.72	1.08
91 " 100	.50	.75	.60	.90	.70	1.05	.80	1.20
101 " 110	.55	.83	.66	.99	.77	1.16	.88	1.32
111 " 120	.60	.90	.72	1.08	.84	1.26	.96	1.44
121 " 130	.65	.98	.78	1.17	.91	1.37	1.04	1.56
131 " 140	.70	1.05	.84	1.26	.98	1.47	1.12	1.68
141 " 150	.75	1.13	.90	1.35	1.05	1.58	1.20	1.80
151 " 160	.80	1.20	.96	1.44	1.12	1.68	1.28	1.92
161 " 170	.85	1.28	1.02	1.53	1.19	1.79	1.36	2.04
171 " 180	.90	1.35	1.08	1.62	1.26	1.89	1.44	2.16
181 " 190	.95	1.43	1.14	1.71	1.33	2.00	1.52	2.28
191 " 200	1.00	1.50	1.20	1.80	1.40	2.10	1.60	2.40

WORDS	WHEN DAY MESSAGE RATE IS 50 AND 3		WHEN DAY MESSAGE RATE IS 60 AND 4		WHEN DAY MESSAGE RATE IS 75 AND 5		WHEN DAY MESSAGE RATE IS 1.00 AND 7	
	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is	Night Letter Rate is	Day Letter Rate is
1 to 50	\$0.50	\$0.75	\$0.60	\$0.90	\$0.75	\$1.13	\$1.00	\$1.50
51 " 60	.60	.90	.72	1.08	.90	1.35	1.20	1.80
61 " 70	.70	1.05	.84	1.26	1.05	1.58	1.40	2.10
71 " 80	.80	1.20	.96	1.44	1.20	1.80	1.60	2.40
81 " 90	.90	1.35	1.08	1.62	1.35	2.03	1.80	2.70
91 " 100	1.00	1.50	1.20	1.80	1.50	2.25	2.00	3.00
101 " 110	1.10	1.65	1.32	1.98	1.65	2.48	2.20	3.30
111 " 120	1.20	1.80	1.44	2.16	1.80	2.70	2.40	3.60
121 " 130	1.30	1.95	1.56	2.34	1.95	2.93	2.60	3.90
131 " 140	1.40	2.10	1.68	2.52	2.10	3.15	2.80	4.20
141 " 150	1.50	2.25	1.80	2.70	2.25	3.38	3.00	4.50
151 " 160	1.60	2.40	1.92	2.88	2.40	3.60	3.20	4.80
161 " 170	1.70	2.55	2.04	3.06	2.55	3.83	3.40	5.10
171 " 180	1.80	2.70	2.16	3.24	2.70	4.05	3.60	5.40
181 " 190	1.90	2.85	2.28	3.42	2.85	4.28	3.80	5.70
191 " 200	2.00	3.00	2.40	3.60	3.00	4.50	4.00	6.00

*Relative Advantages of Different Classes of Service*

The Night Message, the Day Letter, and the Night Letter being deferred services, the full-rate service (Fast Regular Telegram) should be used whenever immediate delivery is essential.

The cost of a Day Letter (up to 50 words) is, generally speaking, equivalent to the cost of a 17-word full-rate message. The exact relation is shown by the foregoing tables. The Day Letter service can, therefore, be used to advantage whenever immediate delivery is not important and it is desired that delivery be made the same day, if the message contains 18 words or more. If the message contains 17 words or less, it will be cheaper to send it as a full-rate telegram.

Where there is sufficient leeway in time so that the message need not be delivered until the next day, the Night Message or Night Letter service should be used. As explained above, up to 13 or 14 words the Night Message is the cheaper and it is the only one of the two services in which code language is permitted.

*Transfer of Money by Telegraph*

Orders, both domestic and foreign, are accepted by the telegraph companies for the immediate transfer of money by telegraph and cable. This class of service is very desirable where dues and obligations require prompt attention. Money may be telegraphed to banks to meet maturing obligations; to fire and life insurance companies for premiums; to travelers and traveling salesmen; to guarantee purchases; for railroad and steamship tickets; for insertion of advertisements and notices in newspapers; for payment of taxes and assessments;—indeed, for all cases in which the quick transfer of money may be required.

The *rates* are reasonable. For transfer of money by telegraph to its offices in the United States, the Western Union rates are as follows:

First:	For \$25.00 or less . . . . .	25c.
	25.01 up to \$50.00 . . . . .	35c.
	50.01 up to 75.00 . . . . .	60c.
	75.01 up to 100.00 . . . . .	85c.

For amounts above \$100.00 add (to the \$100.00 rate) 25c. per hundred (or any part of \$100.00) up to \$3,000.00.

For amounts above \$3,000.00 add (to the \$3,000.00 rate) 20c. per hundred (or any part of \$100.00).




Second: To the above charges are to be added the tolls for a fifteen-word message from the office of deposit to the office of payment.

### *Wireless Telegraph*

Prepaid messages may be accepted for transmission by wireless telegraph or wireless cable to nearly all of the Atlantic and Pacific Ocean steamships and boats on the Great Lakes and Long Island Sound. Lists of boats equipped with wireless apparatus and *rates* for this class of service may be obtained at the telegraph offices.

### *Marine Service*

The Western Union maintains Signal Stations at Fire Island, Atlantic Highlands, and Sandy Hook, on the Atlantic coast, near the entrance to New York Harbor, and also at Quarantine, within

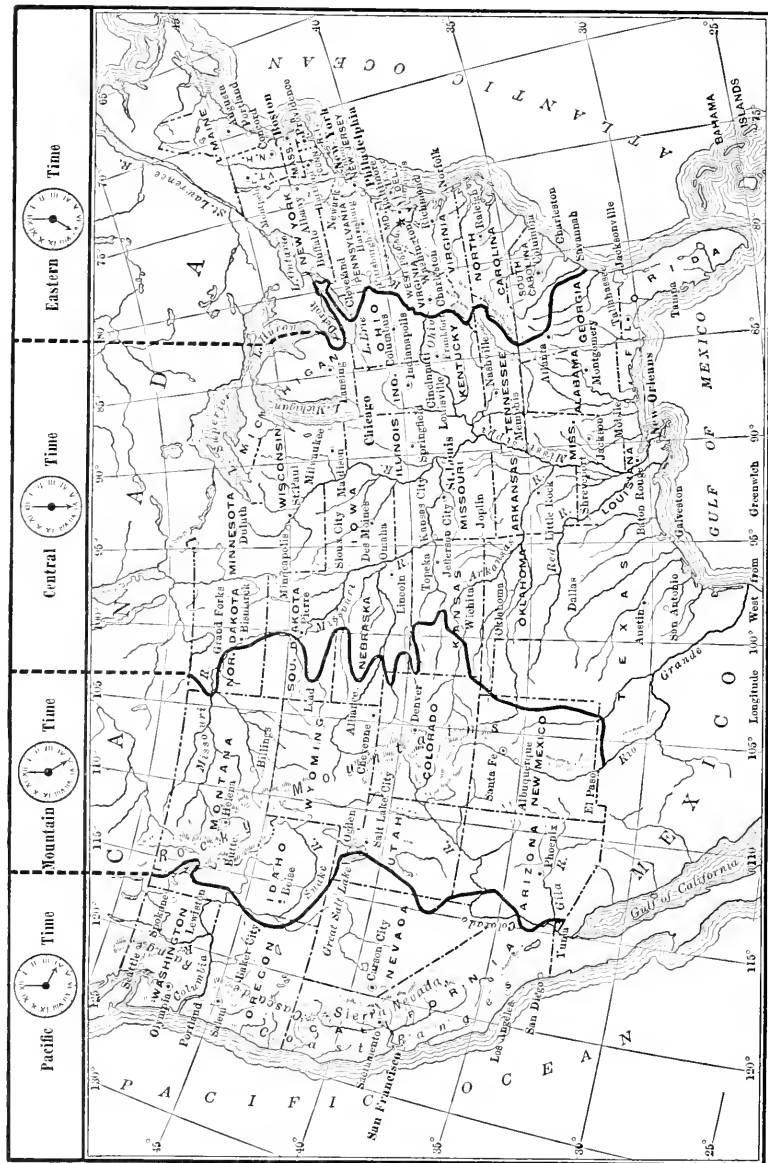
<h1 style="margin: 0;">MARCONIGRAM</h1> <p style="margin: 0;">WORLD WIDE WIRELESS</p>										
<p>Person _____</p> <p>Time Paid _____</p> <p>Number of Words _____</p>	 <small>CONTINENT</small> <small>OF THE</small> <small>CONTINENT</small>	 <small>SHORE</small> <small>TO</small> <small>SHORE</small>	 <small>SHIP</small> <small>TO</small> <small>SHIP</small>	 <small>SHIP</small> <small>TO</small> <small>SHIP</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; padding: 2px;">CLASS OF SERVICE DESIRED</th> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> Full Rate Telegram</td> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> Half Rate Telegram</td> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> Wireless Lettergram</td> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> Wireless Cablegram</td> </tr> </table> <p style="font-size: 8px; margin-top: 5px;">When amount paid up to 25 words, the rate of service desired above must apply. If 25 or more words are used, see back of this blank.</p>	CLASS OF SERVICE DESIRED	<input type="checkbox"/> Full Rate Telegram	<input type="checkbox"/> Half Rate Telegram	<input type="checkbox"/> Wireless Lettergram	<input type="checkbox"/> Wireless Cablegram
CLASS OF SERVICE DESIRED										
<input type="checkbox"/> Full Rate Telegram										
<input type="checkbox"/> Half Rate Telegram										
<input type="checkbox"/> Wireless Lettergram										
<input type="checkbox"/> Wireless Cablegram										
<p><b>MARCONI TELEGRAPH - CABLE CO. INC.</b></p> <p>IN CONNECTION WITH</p> <p><b>MARCONI WIRELESS TELEGRAPH COMPANY</b></p> <p>OF AMERICA</p>										
<p>Send the following message "VIA MARCONI", subject to the terms on back hereof, which are hereby agreed to. }</p> <div style="border: 1px solid black; height: 150px; margin-top: 10px;"></div>										

Courtesy of The Western Union Telegraph Company

FRONT OF FORM







MAP SHOWING STANDARD TIME

*Time Differences*

Full-rate Messages and Day Letters show the time when they were filed by the sender as well as the time of receipt at destination. The map illustrated here shows the lines of division between the time zones. *Eastern time* is one hour later than *Central time*, *Central time* is one hour later than *Mountain time*, and *Mountain time* is one hour later than *Pacific time*. When it is 6 o'clock in New York, it is 3 o'clock in San Francisco. A message filed at San Francisco at 3 P.M. and received at New York at 6:20 P.M., shows a difference in time of 20 minutes.

## SUGGESTIVE EXERCISES

Explain briefly the difference between a Fast Regular Telegram and a Day Letter.

Explain briefly the difference between a Night Message and a Night Letter.

State the charge in each case for sending the following Fast Regular Telegrams from New York City:

- 33-word message to Miami, Fla.
- 33-word message to Key West, Fla.
- 16-word message to Los Angeles, Cal.
- 27-word message to Portland, Me.
- 30-word message to Chicago, Ill.
- 16-word message to Vera Cruz, Mex.
- 16-word message to Chihuahua, Mex.

Where the Day Message rate is "35c. and 2c." give the Night Letter and Day Letter rates for telegrams averaging from 61 to 70 words.

Where the Day Message rate is "\$1 and 7c" give the Night Letter and Day Letter rates for telegrams averaging from 1 to 50 words.

Compare a postal money order, an express money order, and a transfer of money by telegraph as to safety, speed, and expense.

When it is 11:45 P.M. at Denver, what time is it at San Francisco, Butte, Minneapolis, Kansas City, New Orleans, Louisville, and Philadelphia?

When would you send a Night Letter in preference to a Night Message?

## SECTION 3

## CLASSES OF SERVICE — CABLEGRAMS

The sender of the cablegram may avail himself of four classes of service, the nature and urgency of the communication determining which class is used. These classes are :

Regular Cablegrams  
 Deferred Cablegrams  
 Cable Letters  
 Week-end Cable Letters

**Cable Forms.** — The form illustrated is the universal blank used for all classes of service.

CLASS OF SERVICE DESIRED	
Full Rate	
Half Rate Deferred	
Cable Letter	
Week End Letter	
Patrons should mark an X opposite the class of service desired; OTHER- WISE THE CABLEGRAM WILL BE TRANSMITTED AT FULL RATES.	

Here is a reproduction of the small square in the upper left-hand corner of the cable form, showing how the class of service desired is to be indicated.

*Regular Cablegrams*

For messages of an urgent character, this full-rate service should be employed.

Messages may be written in plain, code, or cipher language, or combinations of the three. (See page 175.)

The following list gives some idea of the *rates* per word from New York City to :

	PER WORD
Argentine, Buenos Aires . . . . .	.65
Belgium, all cities . . . . .	.25
Brazil, Pernambuco (via Azores) . . . . .	.70
Chili, Valparaiso . . . . .	.65
China, Hong Kong (via San Francisco) . . . . .	1.22
China, Hong Kong (via Azores) . . . . .	1.60
Cuba, Havana . . . . .	.15
Egypt, Alexandria . . . . .	.50
France, all cities . . . . .	.25

FRONT OF FORMREVERSE OF FORM

	PER WORD
Germany, all cities . . . . .	.25
Great Britain, all cities . . . . .	.25
Holland, all cities . . . . .	.25
Ireland, all cities . . . . .	.25
Peru, Lima . . . . .	.65
Porto Rico, San Juan and Ponce . . . . .	.50
West Africa, Ivory Coast — Grand Bassam (via Cadiz) .	1.05

### *Deferred Cablegrams*

This class of service is provided for messages less urgent in character, and it is popular with people whose cable correspondence does not warrant the use of codes, and who prefer to pay for more words at reduced rates. While code words are not permissible, code addresses may be employed. These messages are subject to transmission at the convenience of the company, when the cables are free of full-paid traffic.

The *rates* are very reasonable. They are generally one half the full rate, except to Great Britain and Ireland, to which they are 3 cents or 3½ cents less than half the full rate, according to the zone in the United States from which communication is made.

### *Cable Letters*

For business or social communications of a still less urgent character, Cable Letters are available. This grade of service is made possible through the use of cable facilities at times when they would otherwise be idle. Messages are delivered the day after they are written, and at a trifling expense avoid the delay of the over-seas mails. These messages must be written in the plain language either of the country of origin or of the country of destination (*i.e.*, the country from which the cable was sent or that for which it is intended), but code addresses may be employed. (See page 175.)

Unlike the Regular and Deferred Cablegrams, which are on a word basis, Cable Letter tolls are based on an initial minimum

rate of 75 c. for 12 words, plus a minimum charge of 5 c. for each excess word. The following table shows in detail varying rates.

TABLE OF CABLE LETTER TOLLS TO LONDON OR LIVERPOOL AT VARYING RATES

	.75	1.00	1.05	1.15	1.25	1.35	1.50	1.75
1 to 12 words	.75	1.00	1.05	1.15	1.25	1.35	1.50	1.75
13 words	.80	1.05	1.10	1.20	1.30	1.40	1.55	1.80
14 words	.85	1.10	1.15	1.25	1.35	1.45	1.60	1.85
15 words	.90	1.15	1.20	1.30	1.40	1.50	1.65	1.90
16 words	.95	1.20	1.25	1.35	1.45	1.55	1.70	1.95
17 words	1.00	1.25	1.30	1.40	1.50	1.60	1.75	2.00
18 words	1.05	1.30	1.35	1.45	1.55	1.65	1.80	2.05
19 words	1.10	1.35	1.40	1.50	1.60	1.70	1.85	2.10
20 words	1.15	1.40	1.45	1.55	1.65	1.75	1.90	2.15
21 words	1.20	1.45	1.50	1.60	1.70	1.80	1.95	2.20
22 words	1.25	1.50	1.55	1.65	1.75	1.85	2.00	2.25
23 words	1.30	1.55	1.60	1.70	1.80	1.90	2.05	2.30
24 words	1.35	1.60	1.65	1.75	1.85	1.95	2.10	2.35
25 words	1.40	1.65	1.70	1.80	1.90	2.00	2.15	2.40
26 words	1.45	1.70	1.75	1.85	1.95	2.05	2.20	2.45
27 words	1.50	1.75	1.80	1.90	2.00	2.10	2.25	2.50
28 words	1.55	1.80	1.85	1.95	2.05	2.15	2.30	2.55
29 words	1.60	1.85	1.90	2.00	2.10	2.20	2.35	2.60
30 words	1.65	1.90	1.95	2.05	2.15	2.25	2.40	2.65
31 words	1.70	1.95	2.00	2.10	2.20	2.30	2.45	2.70
32 words	1.75	2.00	2.05	2.15	2.25	2.35	2.50	2.75
33 words	1.80	2.05	2.10	2.20	2.30	2.40	2.55	2.80
34 words	1.85	2.10	2.15	2.25	2.35	2.45	2.60	2.85
35 words	1.90	2.15	2.20	2.30	2.40	2.50	2.65	2.90
36 words	1.95	2.20	2.25	2.35	2.45	2.55	2.70	2.95
37 words	2.00	2.25	2.30	2.40	2.50	2.60	2.75	3.00
38 words	2.05	2.30	2.35	2.45	2.55	2.65	2.80	3.05

### *Week-end Cable Letters*

Messages of this class, sent as late as midnight on Saturday, are delivered at the opening of business on Monday morning in the case of European delivery and on Tuesday morning in the case

TABLE OF WEEK-END CABLE LETTER TOLLS TO LONDON OR LIVERPOOL AT VARYING RATES

	1.15	1.40	1.45	1.55	1.65	1.75	1.90	2.15
1 to 24 words	1.15	1.40	1.45	1.55	1.65	1.75	1.90	2.15
25 words	1.20	1.45	1.50	1.60	1.70	1.80	1.95	2.20
26 words	1.25	1.50	1.55	1.65	1.75	1.85	2.00	2.25
27 words	1.30	1.55	1.60	1.70	1.80	1.90	2.05	2.30
28 words	1.35	1.60	1.65	1.75	1.85	1.95	2.10	2.35
29 words	1.40	1.65	1.70	1.80	1.90	2.00	2.15	2.40
30 words	1.45	1.70	1.75	1.85	1.95	2.05	2.20	2.45
31 words	1.50	1.75	1.80	1.90	2.00	2.10	2.25	2.50
32 words	1.55	1.80	1.85	1.95	2.05	2.15	2.30	2.55
33 words	1.60	1.85	1.90	2.00	2.10	2.20	2.35	2.60
34 words	1.65	1.90	1.95	2.05	2.15	2.25	2.40	2.65
35 words	1.70	1.95	2.00	2.10	2.20	2.30	2.45	2.70
36 words	1.75	2.00	2.05	2.15	2.25	2.35	2.50	2.75
37 words	1.80	2.05	2.10	2.20	2.30	2.40	2.55	2.80
38 words	1.85	2.10	2.15	2.25	2.35	2.45	2.60	2.85
39 words	1.90	2.15	2.20	2.30	2.40	2.50	2.65	2.90
40 words	1.95	2.20	2.25	2.35	2.45	2.55	2.70	2.95
41 words	2.00	2.25	2.30	2.40	2.50	2.60	2.75	3.00
42 words	2.05	2.30	2.35	2.45	2.55	2.65	2.80	3.05
43 words	2.10	2.35	2.40	2.50	2.60	2.70	2.85	3.10
44 words	2.15	2.40	2.45	2.55	2.65	2.75	2.90	3.15
45 words	2.20	2.45	2.50	2.60	2.70	2.80	2.95	3.20
46 words	2.25	2.50	2.55	2.65	2.75	2.85	3.00	3.25
47 words	2.30	2.55	2.60	2.70	2.80	2.90	3.05	3.30
48 words	2.35	2.60	2.65	2.75	2.85	2.95	3.10	3.35
49 words	2.40	2.65	2.70	2.80	2.90	3.00	3.15	3.40
50 words	2.45	2.70	2.75	2.85	2.95	3.05	3.20	3.45
51 words	2.50	2.75	2.80	2.90	3.00	3.10	3.25	3.50

of South American delivery. The Week-end Cable Letter is one of the important methods of communication used by banking and other types of financial institutions in dealing with their foreign branches. It serves the purpose of acquainting the foreign branch with the business of the week to its close on Saturday. This



method quickens communication and thereby promotes business. Similar reports sent by mail would be received at least a week later. Cable and Week-end Cable Letters are transmitted during the long quiet periods on the cables, which are created by the time-differences of the two hemispheres, and they are made possible at the rates quoted below only through this utilization of otherwise idle facilities. They must be written in plain language of the country of origin or of destination, but code addresses may be employed.

The *rates* are based on a minimum charge of \$1.15 for the first 24 words, plus 5 cents for each additional word. The table on page 160 shows in detail varying rates.

### *Transfer of Money by Cable*

As in the case of telegraphic service, money may likewise be transferred by cable. It is subject to the same general rules as telegraphic transfers.

For *rates* and conditions applicable to the transfer of money to foreign countries, application must be made to the local offices of the companies.

### *Wireless Cable*

As messages of this class were touched upon briefly in the paragraph on *Wireless Telegraph* (page 152), no further discussion is necessary here.

### *Time Differences*

The time when a cable sent from a given point will reach its destination is a matter of great importance from the business standpoint. The following time chart, giving some of the principal cities of the world, shows the differences in time between those cities and twelve o'clock noon standard Eastern time.

OFFICIAL TIME AT FOLLOWING PLACES CORRESPONDING TO 12 O'CLOCK NOON  
STANDARD EASTERN TIME

Adelaide . .	2:30 A.M. <sup>1</sup>	Fiji Islands	4:54 A.M. <sup>1</sup>	Perth . . .	1:00 A.M. <sup>1</sup>
Alexandria .	7:00 P.M.	Gibraltar .	5:00 P.M.	Petrograd .	7:01 P.M.
Algiers . .	5:00 P.M.	Glasgow . .	5:00 P.M.	Port Said . .	7:00 P.M.
Amsterdam .	5:20 P.M.	Guam . . .	2:30 A.M. <sup>1</sup>	Prague . . .	6:00 P.M.
Antwerp . .	5:00 P.M.	Halifax . .	1:00 P.M.	Quito . . .	11:46 A.M.
Astrakhan .	7:01 P.M.	Hamburg . .	6:00 P.M. <sup>2</sup>	Rio de Janeiro	2:00 P.M.
Athens . . .	6:35 P.M.	Havana . . .	11:31 A.M.	Rome . . . .	6:00 P.M. <sup>5</sup>
Azores . . .	3:00 P.M.	Hongkong . .	1:00 A.M. <sup>1</sup>	Saigon . . . .	12:07 A.M. <sup>1</sup>
Batavia . . .	12:19 A.M. <sup>1</sup>	Honolulu . .	6:30 A.M.	St. John, N. B.	1:00 P.M.
Belgrade . .	6:00 P.M.	Johannesburg	7:00 P.M.	St. John's, N. F.	1:29 P.M.
Berlin . . .	6:00 P.M. <sup>2</sup>	Kingston . .	12:00 N.	San José, C. R.	11:24 A.M.
Berne . . . .	6:00 P.M.	Lima . . . .	12:00 N.	San Juan, P. R.	1:00 P.M.
Bogota . . .	12:03 P.M.	Lisbon . . .	5:00 P.M.	San Salvador .	11:03 A.M.
Bombay . . .	10:30 P.M.	Liverpool . .	5:00 P.M. <sup>1</sup>	Santiago, Chili	12:00 N.
Bremen . . .	6:00 P.M.	London . . .	5:00 P.M. <sup>1</sup>	Shanghai . . .	1:00 A.M. <sup>1</sup>
Brisbane . .	3:00 A.M. <sup>1</sup>	Luxembourg .	6:00 P.M.	Singapore . . .	12:00 M.
Brussels . .	5:00 P.M.	Madrid . . .	5:00 P.M.	Smyrna . . . .	7:00 P.M.
Budapest . .	6:00 P.M.	Manila . . .	1:00 A.M. <sup>1</sup>	Stockholm . . .	6:00 P.M.
Buenos Aires	12:43 P.M.	Marseilles .	5:00 P.M.	Suez . . . . .	7:00 P.M.
Bukarest . .	7:00 P.M.	Martinique .	1:00 P.M.	Sydney . . . .	3:00 A.M. <sup>1</sup>
Cairo . . . .	7:00 P.M.	Melbourne . .	3:00 A.M.	The Hague . . .	5:20 P.M.
Calcutta . .	10:53 P.M.	Mexico City .	10:23 A.M.	Tientsin . . .	1:00 A.M. <sup>1</sup>
Calgary . . .	10:00 A.M.	Montevideo .	1:15 P.M.	Tokyo . . . . .	2:00 A.M. <sup>1</sup>
Canton . . .	1:00 A.M. <sup>1</sup>	Montreal . .	12:00 N.	Toronto . . . .	12:00 N.
Cape Town . .	7:00 P.M.	Moscow . . .	7:01 P.M.	Tunis . . . . .	6:00 P.M.
Caracas . . .	12:30 P.M.	Naples . . .	6:00 P.M. <sup>5</sup>	Vancouver . . .	9:00 A.M.
Christiania .	6:00 P.M.	Nome . . . .	8:00 A.M.	Vienna . . . .	6:00 P.M.
Colombo . . .	10:30 P.M.	Odessa . . .	7:01 P.M.	Warsaw . . . .	7:01 P.M.
Constantinople	7:00 P.M.	Osaka . . . .	2:00 A.M. <sup>1</sup>	Wellington . . .	4:30 A.M. <sup>1</sup>
Copenhagen .	6:00 P.M.	Panama . . .	12:00 N.	Winnipeg . . .	11:00 A.M.
Damascus . .	7:00 P.M.	Paris . . . .	5:00 P.M.	Yokohama . . .	2:00 A.M. <sup>1</sup>
Dublin . . .	4:35 P.M. <sup>3</sup>	Peking . . .	1:00 A.M. <sup>1</sup>	Zanzibar . . .	7:00 P.M.
Durban . . .	7:00 P.M.	Pernambuco .	2:00 P.M.	Zurich . . . .	6:00 P.M.
Edinburgh . .	5:00 P.M. <sup>4</sup>				

### SUGGESTIVE EXERCISES

Describe briefly the different classes of service used in sending cable-grams.

Why is the Week-end Letter a popular method of communication with certain business houses?

Where the rate for a Cable Letter is \$1.15 for 1 to 12 words, what will it cost to send a Cable Letter of 29 words to London?

<sup>1</sup> Next day.

<sup>2</sup> April 30, 1916 to Sept. 30, 1916 . . 7:00 P. M.

<sup>3</sup> May 21, 1916 to Oct. 1, 1916 . . 5:35 P.M.

<sup>4</sup> May 21, 1916 to Oct. 1, 1916 . . 6:00 P.M.

<sup>5</sup> June 3, 1916 to ? ? ? . . 7:00 P.M.

Where the rate for a Cable Letter is 75 c. for 1 to 12 words, what will it cost to send a Cable Letter of 36 words to Liverpool?

Where the rate for a Week-end Letter is \$1.40 for 1 to 24 words, what will it cost to send a Week-end Letter of 43 words to London?

Where the rate for a Week-end Letter is \$1.75 for 1 to 24 words, what will it cost to send a Week-end Letter of 49 words to Liverpool?

When it is 9 A.M. Pacific time, what is the time at Buenos Aires, Havana, Montevideo, Paris, and Rio de Janeiro?

When it is 8:30 P.M. Central time, what is the time at each of the above places?

## SECTION 4

### CODE SYSTEMS

The necessity for reducing to a minimum the cost of messages has resulted in the invention of code systems that enable the sender of the telegram or the cablegram to express in a single word a phrase or an entire sentence. Words of this kind are known as *code* or *cipher* words. The following are examples:

#### *Code Words*

Factotem: When will automobile be ready for shipment?

Falangista: Do not come to-day; will explain by letter.

#### *Cipher Words*

GXQMK

48127

Code systems are used extensively in business because their *brevity* not only reduces the cost of the message, but they lead to *accuracy*, and the private code systems devised by individuals insure *secrecy*.

#### *Public Code Systems*

Public code systems are really the compilation of words, phrases, and sentences that are found to be common to almost all lines of business. These words and sentences are reduced to code words and are embodied in code books published by specialists in work of this kind.

Among the well-known code books or systems used are what are known as the *ABC*, the *AI*, *Lieber's*, and the *Western Union*. All the express companies and the *Western Union Telegraph Company* also issue free code booklets intended for travelers, and their use reduces very materially the cost of telegraph and cable messages.

The following illustrates some of the code words used in *Lieber's* Standard Telegraphic Code :

### OPPORTUNITY.

- 26236 Autogeneal . . . May not have such an opportunity again.  
 26237 Autogenous . . . No opportunity has occurred.  
 26238 Autognose . . . . " " is likely to occur.  
 26239 Autognosia . . . The first opportunity.  
 26240 Autogony . . . . " opportunity will be lost unless you telegraph quickly.  
 26241 Autografos . . . . There is an excellent opportunity (to —).  
 26242 Autograph . . . . This is our opportunity.  
 26243 Autokles . . . . . Waiting for an opportunity.  
 26244 Autolatre . . . . . What opportunity is there (for —)?  
 26245 Autololes . . . . . **OPPOSITION.**  
 26246 Autolyei . . . . . After considerable opposition we succeeded (in —).  
 26247 Autolyceus . . . . Do you expect any strong opposition?  
 26248 Automalite . . . . Expect opposition (with —) (from —).  
 26249 Automat . . . . . Have keen opposition (with —).  
 26250 Automatico . . . . " no opposition.  
 26251 Automatism . . . . " not much opposition (with —).  
 26252 Automatize . . . . If there is any opposition.  
 26253 Automaton . . . . " " " no opposition.  
 26254 Automatous . . . . In opposition to our wishes and instructions.  
 26255 Automatum . . . . " " " the wishes of the board.  
 26256 Automedusa . . . . Opposition came from —.  
 26257 Autometre . . . . " did not come from —.

### *Private Code Systems*

Where private code systems are used, the work of compiling them is intrusted frequently to the types of specialists referred to in the foregoing paragraph. Where secrecy is imperative, however, these code systems are worked out privately and, when used in

business houses, they are accessible to trusted employees only. Private codes are changed sometimes as often as once a year, with a view to preventing outsiders from becoming at all familiar with words that are used repeatedly and that might give a clue to the meaning of the message.

### *Registered Cable Addresses*

A further scheme to abbreviate messages, and at the same time reduce the cost, is brought about by having a registered cable address. If, for example, cables sent to the Westinghouse Electric & Manufacturing Company of Pittsburg were addressed in full, the address would consist of seven words. Firms doing a cable business usually submit to the various cable companies a special cable name. This is frequently made up of portions of the firm name. The Westinghouse Company might submit the word "Westric." If the cable companies found that this name had not already been adopted by some other individual or firm, the combination would be accepted by all the cable companies, and cables addressed to "Westric, Pittsburg" would be charged for on the basis of two words for the address.

### *Reversible Cable Addresses*

Another method of abbreviation is the reversible address. For example: the regular registered cable address of Wilson & Company of London may be "Soncom, London." The regular registered cable address of Robinson & Company of New York City may be "Robco, New York." These firms carry on a heavy cable business with each other, and the charges for signatures are items to consider. Agreeing upon and registering with the cable companies a special address may result in the joint adoption of the word "Wilbin." When Wilson & Company receive a cable addressed to them as "Wilbin, London," *and bearing no signature*, they know that it has come from the New York firm; and when Robinson & Company receive a cable addressed to them as "Wilbin, New York," *and bearing no signature*, they in turn know

that it was sent by the London firm. Not only is the cost of the signature saved ; but where cables are received as constantly in some houses as the mail is in others, this method serves to identify quickly the source of the cable. It is understood, of course, that only the firms interested may use this joint cable address. An outsider cabling to either firm would have to use the regular registered cable address.

### *Translating Messages*

When code cablegrams are received, they must be translated or, to use the technical expression, *unpacked*. Various methods are employed, of which the following are examples :

One method is to interline the translation on the cable form itself, using a different colored ink or the typewriter.

Another method is to attach to the cable itself a typed or handwritten slip containing the translation only.

Still another is the use of regular printed forms that are used in some offices for this purpose.

### SUGGESTIVE EXERCISES

What is a reversible cable address and what are its advantages?

What is a registered cable address and what are its advantages?

Why are private codes used?

Name some of the well-known code systems.

What is meant by "unpacking" a message? Describe briefly how it is done.

## SECTION 5

### WRITING THE MESSAGE

#### *Composing the Message*

In composing a telegram or a cablegram, three points must be borne in mind — *brevity*, *legibility*, and *clarity*, although the clerk may find himself responsible for the second only.

**Brevity.** — It is a saving of money to have the message brief, and that message is exceptionally well constructed that is both

clear and brief ; but clearness must never be sacrificed for brevity. However, the problem of solving the expense of cabling makes the question of brevity one of great importance, and the various code systems meet this situation.

**Legibility.** — Telegrams and cablegrams are either typewritten or handwritten. As business houses preserve duplicate copies of all papers sent out, *typewritten messages* are used whenever possible. A careful clerk will find it desirable, therefore, to typewrite and tabulate messages as follows :

<i>Telegram</i>				
March 1 1917				
Jones & Company				
17 State Street				
Chicago Illinois				
Erskines	arrive	Chicago	Friday	ten
P.M.	Reserve	two	rooms	Blackstone
Arthur Brown				

<i>Cablegram</i>				
March 1 1917				
Notromco				
London				
Acids	Ritz	Carlton	Spray	Sprig
Brown	Brothers			
John Smith				

Messages so spaced will show at a glance the number of words used, and will make it easier to check telegraph and cable bills when rendered.

As it is not always possible to have access to a typewriter, the *handwritten message* is frequently used. Certain methods of doing business make it impossible to use the typewriter. It is, therefore, most important that the handwriting be legible.

**Clarity.** — Clearness is the keynote of the perfect message. A sentence must be so constructed as to convey its meaning when stripped of all punctuation. Punctuation is not transmitted unless specially ordered and paid for.

*Confirming and Duplicating the Message*

Triplicate typewritten copies of all telegrams and cablegrams are made in very many offices.

**Originals.** — The original copy, which is written on the telegraph or cable company's regular blank form, is sent to the local office that receives the message. Some houses have the original message typewritten on a machine equipped with a copying ribbon and then copied in a special tissue letter copying book, using the letter-press for this purpose. This method furnishes a chronologically arranged record of all messages sent out and also facilitates the checking up of monthly statements rendered by the telegraph companies.

**Duplicates.** — One carbon copy is sent with the letter confirming the message, which is mailed immediately. The letter may begin: "The following is in confirmation of our telegram (or cablegram) to you of this date," etc. The enclosure of the duplicate copy enables the receiver to compare it with the message actually received.

**Triplicates.** — The third copy is placed in the office files. Where handwritten messages are the rule, specially bound books containing triplicate sets of telegraph and cable forms are popular. These are furnished free by the telegraph companies. Because of the convenience with which they may be handled, they are equally appropriate for the typewritten form.

*Repeating the Message*

If the message to be sent is important, it is customary for the sender to request that it be *repeated back*. For example, if a St. Louis firm wants some assurance that a telegram sent to its Kansas City branch has been transmitted correctly, it will insert in the upper right-hand corner of the telegraph form, in the box marked "Check," the words "Repeat Back." When the message has been telegraphed by the St. Louis operator to the Kansas City operator, the former will request the latter to repeat the message back to him.



In the case of telegrams, the additional *charge* is one half the unrepeatd telegram rate; for cablegrams, it is one quarter the regular full rate. Repeating the message practically insures its correct transmission, but no guarantee is given by the telegraph company.

If cablegrams are received containing code words that are unreadable, they are referred to as *mutilated messages* and the incorrect or doubtful words are repeated to the receiver free of charge.

### SUGGESTIVE EXERCISES

Why is legibility an important factor in the writing of messages?

What is meant by "repeating" a message? What kinds of messages would you think it desirable to have repeated? Do telegraph companies guarantee the correct transmission of repeated messages?

What is meant by a "mutilated" message?

Why does the modern office preserve copies of its telegrams and cablegrams?

What is meant by "confirming" a telegram, and why is it done?

How many copies of telegrams and cablegrams are made in the average office, and why?

Your office sends out about 50 cablegrams and 100 telegrams each month. Describe a simple system that will enable you to check up monthly telegraph and cable bills.

From the information given below, make triplicate copies of type-written telegrams, using telegraph forms for originals and blank paper for duplicates. Make letter-press copies of the originals, enclose duplicates in letters of confirmation, and file triplicates in files of Office Practice Room:

Send a telegram from Chatham, Mass., to the Fall River Navigation Co., Fall River, Mass., requesting the reservation of an outside state-room on steamer leaving Fall River for New York City on Thursday evening, July 14, and stating that check to cover this reservation will follow by mail.

Send a telegram from Newport, R. I., to the McAlpin Hotel, 34th Street & 6th Avenue, New York City, requesting the reservation of a suite of three rooms and bath from Thursday morning, October 10, until Monday evening, October 14.

Send a telegram from San Francisco to the University of Chicago, canceling your reservation of room in one of the dormitories for the term beginning September, 1917.

## SECTION 6

## SENDING THE MESSAGE

As the telegraph and cable companies do not hold themselves responsible for messages until they have been accepted at one of their transmitting offices, care must be exercised in sending them.

*Filing the Message*

**Telegraph Messengers.** — The telegraph companies will install free in their customers' offices messenger call boxes. The sender of the message merely turns the handle of the call box and within a few minutes the company's messenger arrives. There is generally no charge for this service. The time of the business man and the clerk is saved, but the telegraph companies expressly stipulate that messengers used for this purpose are to be regarded as the agents of the sender of the telegram. In other words, they will provide the messenger, but the customer must assume the risk.

**Telephones.** — A convenient way of filing telegrams is to telephone them either from a private telephone or a public telephone pay station. This method is sometimes used by business houses. To insure accuracy in telephoning, the message should first be written out and then read to the telephone operator from the written draft. The draft may then be placed in the office files. The telegraph companies regard the telephone operator as the agent of the sender, and hold themselves responsible for the message only as it is received through her.

**Junior Clerks.** — In many offices, a junior clerk takes all messages to the telegraph office and, upon his return, notes on the office record kept for that purpose the cost of the message, the time it was filed at the telegraph office, and his initials.

**Offices of the Companies.** — Messages are received at the offices of the telegraph companies located in different parts of the larger cities and at the railroad stations of the smaller towns. In cities like New York, Chicago, or San Francisco, these offices are to be

found on practically every street in the financial districts. When in doubt, consult the local telephone or city directory. Some of these offices are open day and night, and messages may be taken in at any time. In case they are not open all night, they will, before closing, transmit all messages received either to their destination or to their nearest day and night office.

### *Delivering the Message*

Messages will be delivered free by telegraph companies within one half mile of the company's offices in towns of 5000 or less. They will be delivered free within one mile of the company's offices in larger cities and towns. Beyond these limits, the actual cost of delivery is charged.

The sender can arrange to have the company report delivery of a message by adding after the address "Report Delivery." These words are charged for and the report of delivery will be made by a "collect" message.

### SUGGESTIVE EXERCISES

Why do some firms prefer to send messages to the telegraph office by a clerk rather than by the free messenger service?

Describe one method of ascertaining the location of the nearest branch telegraph office to your place of business.

You are visiting at a bungalow located in a village nine miles from the railroad station, where the local telegraph company has its office. There is no telephone in the bungalow and your father is obliged to telegraph you. What precautions must he observe in sending the telegram if he wants to be assured that you will receive it?

## SECTION 7

### PAYING FOR THE MESSAGE

The average business house has its monthly account with the telegraph and cable companies, and has its own system for keeping records of outgoing messages. The methods referred to in the section on Writing the Message are the simplest and may be said to be the fundamentals of any system of keeping records of

this kind. The different systems in vogue in different business houses are merely modifications or amplifications of this.

In making up telegrams and cablegrams, the cost must always be borne in mind. The following points are important.

*How Telegrams are Counted and Charged For*

**Date, Address, and Signature.** — The *date* (which includes the name of the place and the date when the message is filed with the telegraph company), the *address*, and the *signature* are not charged for in this country. In foreign countries, however, the rule is to charge for every word that occurs in the telegram.

**Extra Words in the Date.** — When a message originally addressed to a person at one point is forwarded to him at another point, the name of the state and place in the state where the message first originated and the word “Via” are charged for. For example, a message originally filed at a telegraph office in Chicago on November 20, addressed to Milwaukee, and forwarded from Milwaukee to St. Paul, will, when forwarded, be dated “*Chicago, Ill., via Milwaukee, Wis., November 20.*” The words in italics are charged for as a part of the message.

**Extra Words in an Address.** — Words added to an address, such as “Personal,” “Attention Mr. Harris,” etc., are charged for as a part of the message.

In alternative addresses, the additional words constituting the alternative, indicated by italics in the following examples, are charged for :

John Smith, 80 Wall Street, *or 111 Broadway*, New York City. -

John Smith, *or James Brown*, 80 Wall Street, New York City.

John Smith, 1911 Broadway, *or James Brown, 61 Wall Street*, New York City.

A message addressed, for example, to “W. Brown, 197 Broadway, *and B. Wells, 60 Exchange Place*, New York City,” or “W. Brown *and B. Wells, 197 Broadway*,” will, in each case, be charged for as two messages. When three names similarly appear in the address, it will be charged for as three messages, etc., such addresses indicating that delivery is to be made to each of the addressees.

**Extra Words in Signatures.** — Where there is more than one signature in a telegram, all, *except the last signature*, are charged for. And all additional words, including addresses, after the last or only signature, are also charged for as extra words.

**General Provisions Governing the Count of Telegrams.** — The following extract from one of the Western Union tariff books shows how words and figures are counted and charged for :

Dictionary words taken from one of the following languages, namely English, German, French, Italian, Dutch, Portuguese, Spanish, and Latin; initial letters, surnames of persons, names of countries, counties, cities, towns, villages, states or territories, or names of the Canadian provinces, will be counted and charged for each as one word. Abbreviations of the names of countries, counties, cities, towns, villages, states, territories, and provinces will be counted and charged for the same as if written in full.

Excursion (English dictionary) . . . . .	1 word
Herzlichen Glueckwunsch (German dictionary) . . . . .	2 words
Nous arriverons dimanche (French dictionary) . . . . .	3 “
Dolce far niente (Italian dictionary) . . . . .	3 “
Mijne groete aan mevrouw (Dutch dictionary) . . . . .	4 “
Tudo esta perdido (Portuguese dictionary) . . . . .	3 “
Un cabello haze sombra (Spanish dictionary) . . . . .	4 “
Errare est humanum (Latin dictionary) . . . . .	3 “
G. W. E. A. (Initials) . . . . .	4 “
Van Dorne (Surname) . . . . .	1 word
McGregor (Surname) . . . . .	1 “
O'Connor (Surname) . . . . .	1 “
DeWitt (Surname) . . . . .	1 “
W. H. Brown, Jr. . . . .	4 words

United States (Country) . . . . .	1 word
Red Hill (County) . . . . .	1 “
St. Louis (City) . . . . .	1 “
East St. Louis (City) . . . . .	1 “
Red Bud (Town) . . . . .	1 “
South Orange (Village) . . . . .	1 “
New York (or N. Y.) (State) . . . . .	1 “
District of Columbia (or D. C.) . . . . .	1 “
Nova Scotia (or N. S.) (Canadian Province) . . . . .	1 “

Abbreviations of weights and measures in common use will be counted each as one word.

Figures, decimal points, punctuation marks, and bars of division will be counted, each separately, as one word. In groups consisting of letters and figures each letter and figure will be counted as one word. To prevent liability to error, numbers and amounts should be written in words, but the message will be accepted as written if the customer refuses to make the change. The sender's attention should be called to any punctuation marks appearing in the body of the message and told that if he desires them transmitted they will be included in the count and charged for.

In ordinal numbers the affixes st, d, nd, rd, and th will each be counted as one word.

Lbs. (Abbreviation of weight).....	1 word
Cwt. ( " " " ).....	1 "
Hhds. ( " " measure).....	1 "
1000000 (Figures).....	8 words
Ten millions (Amount expressed in dictionary words).....	2 "
4442 (Figures).....	4 "
44.42 (Figures and decimal point).....	5 "
743/4 (Figures and bar of division).....	5 "
A 1 (Letters and figures).....	2 "
42B618 ( " " " ).....	6 "
A3GHF ( " " " ).....	5 "
1st (Ordinal number and affix).....	2 "
10th ( " " " " ).....	3 "
No. 185 West 22d St.....	9 "

#### EXCEPTIONS

" " (quotation marks).....	1 word
( ) (parentheses) .....	1 "

All groups of letters, when such groups are not dictionary words of one of the eight languages above enumerated, or combinations of such dictionary words, will be counted at the rate of five letters or fraction of five letters to a word. When such groups are made up of combinations of dictionary words of one of the specified eight languages, each dictionary word so used will be counted as one word.

To facilitate the checking of messages by receiving operators, in cases where irregular code words are counted double, domestic messages containing such words will bear a double check: as for instance, "21/17

paid," — the first group of numerals representing the number of chargeable words and the last, the number as written by the sender, — if sent collect the check will be "22/18 collect":

Ababa	(Artificial group of 5 letters).....	1 word
Hhggg	( " " " 5 " ).....	1 "
Egadol	( " " " 6 " ).....	2 words
Ceghxo	( " " " 6 " ).....	2 "
Dutimerodal	( " " " 11 " ).....	3 "
Gghreccexqdr	( " " " 11 " ).....	3 "
Dothe (Improperly combined)	.....	2 "
Itis ( " " ).....	.....	2 "
Allright (or alright) (Improperly combined)	.....	2 "
Havyu (2 dictionary words purposely mutilated and improperly combined)	.....	2 "
Navy-yard (Dictionary)	.....	1 word
Can not (Cannot or can't)	.....	1 word

#### EXCEPTIONS

A.M.	.....	1 word
P.M.	.....	1 "
F. O. B. (or fob)	.....	1 "
C. O. D. (or cod)	.....	1 "
C. I. F. or C. F. I. (or cif, or cfi)	.....	1 "
C. A. F. (or caf)	.....	1 "
O. K.	.....	1 "
Per Cent (or percent)	.....	1 "
%	.....	1 "

#### *How Cablegrams are Counted and Charged For*

In writing cablegrams, the sender must keep in mind the rules according to which the words are counted and charged for.

**Address, Text, and Signature.** — All words in the address and signature, as well as all words in the text, are charged for. The address of every cablegram must consist of at least two words — the *name of the addressee* (or his cable address) and the *name of the place of destination*; as, Smith, London.

**Languages — Plain, Code, Cipher, and Combinations.** — Cablegrams are referred to technically as being written in *plain*, *code*, or *cipher language*, or in *combinations of the three*.

*Plain language* means dictionary words from any language that can be expressed in Roman letters, used in their ordinary sense. In plain language messages, each word of 15 letters or less is counted as one word; words of over 15 letters are counted at the rate of 15 letters or fraction of 15 letters to the word.

*Code words*, in cablegrams, may consist of words belonging to any of the following languages :

English	French	German	Italian
Dutch	Portuguese	Spanish	Latin

The use of words from other languages is not allowed. Code words may also consist of artificial words; that is, groups of letters so combined as to be pronounceable in at least one of the above eight languages. Each code word of ten letters or less is counted as one word. No code word of more than ten letters can be accepted.

*Cipher messages* may be composed of groups of figures or groups of letters which do not comply with the conditions of plain or code language. Such groups of letters or figures are counted at the rate of five figures or letters or fraction thereof to the word.

*Combination messages* are made up of plain and code language, of plain and cipher language, and of plain, code, and cipher language. Here the charge per word is altered. In messages written in a mixture of *plain and code language*, the maximum length of a chargeable word is fixed at ten characters. In messages written in *plain and cipher language*, the passages in plain language are counted as plain language, and the passages in cipher language are counted as cipher language. In messages written in a mixture of *plain, code, and cipher language*, the passages in both plain and code language are charged as code language, and the passages in cipher language are charged as cipher language.

**General Provisions Governing the Count of Cablegrams.** — The following extract from one of the Western Union tariff books shows how words and figures are counted and charged for.



When the letters "ch" come together in the spelling of a dictionary word, they are counted as one letter. In artificial words the combination is counted as two letters.

Inverted commas, the two signs of the parenthesis, and each separate figure, letter, underline, or character will be counted as one word.

Signs of punctuation, hyphens, and apostrophes are not counted or sent except upon formal demand of the sender, in which case they will be charged for as one word each.

Groups of figures will be counted and charged for at the rate of five figures, or fraction thereof, as one word. Decimal points and commas, used in the formation of numbers, also bars of division and letters added to figures to form ordinal numbers, are to be counted as figures and charged for at the rate of five figures, or fraction thereof, as one word.

Words joined by a hyphen or separated by an apostrophe are counted as so many separate words.

Abbreviated and misspelled words and illegitimate compound words and words combined in a manner contrary to the usages of any of the languages authorized are inadmissible.

The following examples will determine the interpretation of the rules to be followed in counting:

	IN THE TEXT	IN THE ADDRESS
Alright . . . . .	2 words	
Responsibility (14 letters) . . . . .	1 word	
Unconstitutional (16 letters) . . . . .	2 words	
A-til . . . . .	3 "	
Aujourdhui . . . . .	1 word	
Aujourd'hui . . . . .	2 words	
Newyork . . . . .	1 word	
New York . . . . .	2 words	1 word
Frankfort Main . . . . .	2 "	1 "
Frankfurtmain . . . . .	1 word	1 "
Starokonstantinow (Town in Russia) . . . . .	2 words	1 "
Emmingen Hannover . . . . .	2 "	1 "
Emmingen Wurtemberg . . . . .	2 "	1 "
Van de Brande . . . . .	3 "	
Vandebrande . . . . .	1 word	
Dubois . . . . .	1 "	
Du Bois . . . . .	2 words	
Hyde Park . . . . .	2 "	
Hydepark (contrary to the usage of the language) . . . . .	2 "	
Hydepark Square . . . . .	2 "	

	IN THE TEXT	IN THE ADDRESS
Saintjames Street.....	2 words	
Saint James Street.....	3 “	
44½ (5 figures and signs).....	1 word	
444,55 (6 “ “ “ “).....	2 words	
\$100.....	2 “	
Onehundred dollars.....	2 “	
10 fr. 50.....	3 “	
11 h 30.....	3 “	
44.....	1 word	
44/2.....	1 “	
2%.....	1 “	
Two hundred and thirty four.....	5 words	
Twohundredandthirtyfour (23 letters).....	2 “	
State of Maryland (name of ship).....	3 “	
Stateofmaryland ( “ “ “).....	1 word	
Emvthf (6 letters).....	2 words	
$\frac{ap}{n}$ (trade mark).....	1 word	
$\frac{3}{m}$ “.....	1 word	
CHF45 (trade mark).....	1 word	
The business is <u>urgent</u> , start <u>at once</u> (7 words and 2 underlines).....	9 words.	
Send reply (if any) by mail (6 words and parenthesis).....	7 “	
Explain “reversal” (2 words and inverted commas).....	3 “	

### SUGGESTIVE EXERCISES

From the code words given below, make up ten typewritten cablegrams (three copies of each). Each cablegram must have :

- Fictitious registered cable address,
- Plain and code words,
- Your own signature,
- Translation interlined in red ink on original copy,
- Number of words charged for noted in red ink in lower right-hand corner of original copy.

### ADDRESS

**Aback** Address letters to care . . . . .

**Abaft** Address letters to Poste Restante.

<b>Abase</b>	Address until . . . . .
<b>Abash</b>	Can you give me the address of . . . . .
<b>Abate</b>	Care of . . . . .
<b>Abbey</b>	Care of agent . . . . . Line, at . . . . .
<b>Abeam</b>	Care of agent . . . . . Line at this place.
<b>Abets</b>	Care of the correspondents of . . . . . at . . . . .
<b>Abide</b>	Have changed address to . . . . .
<b>Abies</b>	Have sent letter to your last address.
<b>Abler</b>	How long shall you remain at . . . . . ?
<b>Abode</b>	How long shall you remain there?
<b>Aboma</b>	Letters were addressed to . . . . .
<b>Abort</b>	My cable address is registered at . . . . . ; any messages sent there will be forwarded to me at once.
<b>About</b>	Next address will be . . . . .
<b>Above</b>	Please send letters to general Post Office (at . . . . .) to be held till called for.
<b>Abuse</b>	Please send letters to . . . . . until . . . . .
<b>Abysm</b>	Please send letters to this place until . . . . .
<b>Abyss</b>	Please send letters to this place until further advice from me.
<b>Ached</b>	Send all letters to me at . . . . .
<b>Acids</b>	Send all letters to me care of . . . . .
<b>Acorn</b>	Send all telegrams (cables) care of . . . . .
<b>Acrid</b>	Send all telegrams (cables) to me at . . . . .
<b>Acted</b>	Send all telegrams (cables) until . . . . . care of . . . . .
<b>Actor</b>	Send all telegrams (cables) until further advised to me at . . . . .
<b>Acute</b>	Send all telegrams (cables) until further advised to me here.
<b>Adage</b>	Shall remain here until . . . . .
<b>Adams</b>	Shall remain here until . . . . . and then go to . . . . .
<b>Adapt</b>	Shall remain there until . . . . .
<b>Added</b>	Shall remain until . . . . .
<b>Adder</b>	Shall remain there until . . . . . and then go to . . . . .
<b>Addle</b>	Telegraph (cable) everywhere and try to find him (her).
<b>Adept</b>	To what address was letter sent?
<b>Adieu</b>	To what address shall I send?
<b>Admit</b>	Was last at following address.

## ARRANGEMENTS

<b>Alien</b>	Shall I arrange?
<b>Alike</b>	Will arrange for your return.
<b>Align</b>	Will make arrangements.

## ARRIVAL

Alive	Am awaiting arrival of . . . . .
Alkyl	Arrived all right.
Allah	Arrived all right, address letters to care of . . . . .
Allay	Arrived all right, telegraph (cable) me in care of . . . . .
Allow	Arrived all right, pleasant passage, advise friends.
Aloes	Arrived all right, pleasant passage, am writing.
Aloft	Arrived all right, pleasant passage, will write.
Alone	Arrived — all well — splendid passage — address letters to . . . .
Along	Arrived — all well — address letter to care of . . . . .
Aloof	Arrived — all well — pleasant voyage — telegraph (cable) me at . . . . .
Aloud	Arrived — all well — had stormy passage — was very sick.
Alpha	Arrived — all well — had stormy passage — telegraph (cable) me at . . . . .
Altar	Arrived — all well — stormy passage — proceed at once to . . . .
Amain	Arrived here all well, pleasant passage.
Amass	Arrived here all well, stormy passage.
Amber	Arrived here all well, am leaving for . . . . .
Amble	Arrived here all well, leaving for home at once.
Ambry	Arrived here all well, leaving for home shortly.
Amiss	Arrived here to-day . . . . .
Amity	Await arrival of friends.
Among	Await arrival of steamer.
Amuse	Await arrival of baggage.
Angel	Await my arrival.
Anger	Do not await arrival of . . . . .
Angle	Do not await my arrival.
Angry	Do not expect to arrive before . . . . .
Anhal	. . . . . arrived to-day.
Anhil	. . . . . and . . . . . arrived to-day.
Anile	Expect to arrive . . . . .
Anima	Expect to arrive home about . . . . .
Anise	Has not arrived.
Ankle	Have just arrived here. Please wire what you have to com- municate.
Annal	On arrival here find it best to make a change of route, and there- fore go to . . . . . at once.
Annex	Shall I await arrival?
Annoy	Shall not await arrival of . . . . .
Anode	When will you arrive?

## BAGGAGE

<b>Antic</b>	Baggage has arrived.
<b>Anvil</b>	Baggage has not arrived.
<b>Apart</b>	Baggage has been lost.
<b>Aphis</b>	Baggage has been found.
<b>Apium</b>	Baggage has been sent.
<b>April</b>	Baggage has not been sent.
<b>Apron</b>	Baggage will be sent.
<b>Arabs</b>	Detained here awaiting baggage.
<b>Ardor</b>	Discovered at railway station.
<b>Arena</b>	Has baggage been sent?
<b>Argue</b>	Has the (your) baggage been found?
<b>Argus</b>	How was it marked?
<b>Arise</b>	How many pieces of baggage? Describe same.
<b>Armed</b>	Leave heavy baggage behind.
<b>Aroma</b>	Send baggage here.
<b>Arras</b>	Send baggage to . . . . .
<b>Array</b>	Send baggage to care of . . . . .
<b>Aryan</b>	When was baggage sent?
<b>Aside</b>	When will baggage be sent?
<b>Asked</b>	Where was baggage sent?

## MONEY

<b>Spray</b>	Letter of credit lost. Require funds for immediate needs.
<b>Sprig</b>	Make it payable to the order of . . . . .
<b>Spurn</b>	Make it payable to my order.
<b>Spurt</b>	Money has been received (through).
<b>Squab</b>	Money has been sent through . . . . . ; acknowledge receipt by cable.
<b>Squat</b>	Money has not been received. Send further remittance.
<b>Squid</b>	Money received. Require further amount (of).
<b>Staff</b>	Money required for . . . . .
<b>Stack</b>	Money sent you by mail on . . . . . Have you received it? If so, why do you require more?
<b>Stage</b>	Money was sent by mail.
<b>Stair</b>	Money was sent by mail to care of . . . . .
<b>Stake</b>	Money was sent by cable.
<b>Stale</b>	Money was sent by cable to care of . . . . .
<b>Stalk</b>	Money was sent . . . . . ; have you received it?
<b>Stall</b>	No more money will be sent.
<b>Stamp</b>	On whom and for what amount shall I draw?

<b>Stand</b>	On whom shall I draw?
<b>Start</b>	Or equivalent in sterling money.
<b>State</b>	Please open credit in my favor by telegraph (cable) through ..... for sum of ..... Wire to me when it is opened, as I wish to draw against it at once.
<b>Stave</b>	Please protect my draft on ..... for amount of .....
<b>Stead</b>	Remit as soon as possible.
<b>Steak</b>	Remit by cable through .....
<b>Steal</b>	Remit by mail through .....
<b>Steam</b>	Remit immediately.
<b>Steel</b>	Require more money; send by mail.
<b>Steep</b>	Require more money; send by cable.
<b>Steer</b>	Send by first mail.
<b>Stern</b>	Send by first mail letter of credit for .....
<b>Stick</b>	Send by first mail draft for ..... addressed to me at .....
<b>Stiff</b>	Send cable transfer through ..... for .....
<b>Stile</b>	Send credit by mail to me at .....
<b>Still</b>	Send credit by mail to me at this place.
<b>Sting</b>	Send draft for amount of postage.

### PASSAGE

<b>Swath</b>	Secure first class passage for wife and self on S. S. ....
<b>Swear</b>	Secure second class passage for .....
<b>Sweat</b>	Secure second class passage for wife and self on S. S. ....
<b>Sweep</b>	Send draft for amount of passage.
<b>Sweet</b>	Shall sail (start) from .....
<b>Swell</b>	Shall sail (start) from Liverpool .....
<b>Swift</b>	Shall sail (start) from London .....
<b>Swill</b>	Shall sail (start) to-day.
<b>Swine</b>	Shall sail (start) to-morrow.
<b>Swing</b>	Shall sail (start) Sunday.
<b>Swipe</b>	Shall sail (start) Monday.
<b>Swirl</b>	Shall sail (start) Tuesday.
<b>Swiss</b>	Shall sail (start) Wednesday.
<b>Swoon</b>	Shall sail (start) Thursday.
<b>Swoop</b>	Shall sail (start) Friday.
<b>Sword</b>	Shall sail (start) Saturday.

### REMAIN

<b>Syrup</b>	Better remain where you are.
<b>Tabby</b>	If possible, wish to remain another month.

<b>Table</b>	If possible, wish to remain another week.
<b>Taboo</b>	If possible, wish to remain until . . . . .
<b>Tacit</b>	If possible, wish to remain . . . . . weeks longer.
<b>Tacky</b>	Remain longer if it will pay to do so.
<b>Taffy</b>	Remain until . . . . . if it will pay to do so.
<b>Taint</b>	Shall remain here until . . . . .
<b>Tales</b>	Shall remain here until . . . . . and then go to . . . . .
<b>Talks</b>	Shall remain there until . . . . .
<b>Tally</b>	Shall remain there until . . . . . and then go to . . . . .
<b>Talon</b>	Shall remain until . . . . .
<b>Talus</b>	You are not needed at home.    Remain longer if it will pay to do so.

### START

<b>Tansy</b>	Better start for . . . . . as soon as possible.
<b>Taper</b>	Better start for home as soon as possible.
<b>Tardy</b>	But do not start . . . . .
<b>Tarry</b>	But do not start until . . . . .
<b>Taste</b>	Cannot leave here at present.    Will advise you before I (we) start.

## PART VI

### OFFICE TIME AND LABOR SAVERS

#### SECTION 1 Machines for the Correspondence Department

Duplicating Machines

Addressing Machines

Mailing Machines

Dictating Machines

#### SECTION 2 Machines for the Financial Department

Calculating Machines

Billing and Computing Machines

Statistical Machines

#### SECTION 3 Miscellaneous Machines

### SECTION 1

#### MACHINES FOR THE CORRESPONDENCE DEPARTMENT

How interesting it would be to have before us a picture of Charles Lamb doing his day's work as a clerk in the house of the famous East India Company. It would not portray a man seated at a typewriter, taking dictation from an employer. It would give us rather a quaint old character, holding quill to parchment, and penning forth his communication with all the care and attention that an artist brings to bear upon a canvas. Let us turn from this possible picture to a real picture of the business office of to-day.

When the business office of thirty years ago banished the hand-written letter and enthroned the typewriter, men felt themselves very far removed from that office of Lamb's day; yet to-day we feel ourselves equally far removed from that office of thirty years



ago, for the typewriter is only one of the numberless time and labor savers that have come to stay.

What has brought about this marvelous change? It has been caused by the practical application of the old adage that "Time is money."

When business developed so that handwriting could no longer serve it efficiently, the typewriter was invented. With the invention of the typewriter and other labor-saving devices, business continued to grow. The time saved permitted the business man to explore territory still untouched. This continuous growth of business calls for newer and more efficient time and labor savers, and hardly a year passes that does not see the birth of some invention designed to serve the business world as it advances. When the story of our century comes to be written, the title will read "The Age of Machinery."

Let us consider some of these wonderful time and labor savers of the age in which we live! They may be grouped under three general headings:

Machines for the Correspondence Department,  
Machines for the Financial Department,  
Miscellaneous Machines.

What are machines for the correspondence department? They are machines that will open, dictate, write, duplicate, address, fold, seal, weigh, stamp, and send the letter in the shortest possible time.

We shall consider them in certain groups: *Duplicating Machines*, *Addressing Machines*, *Mailing Machines*, and *Dictating Machines*.

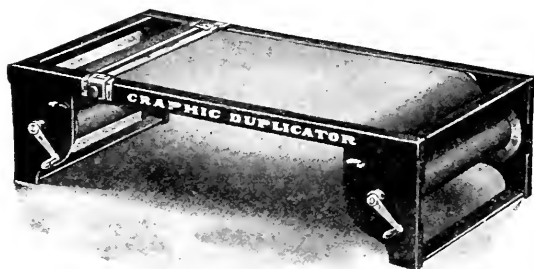
### *Duplicating Machines*

When more than one copy of a paper is needed, two things must be considered — the expense of reproduction and the time consumed.

A letter may be printed in one of five ways — with a *gelatin process*, with a *stencil*, through a *ribbon*, on a *typewriter*, or on a *printing press*.

**Gelatin Duplicators.** — It is said that if more than four copies of any paper are needed, the use of carbon sheets is extravagant. What cheaper methods of duplication can be used? Gelatin duplicators solve this problem for certain kinds of work in many business houses. They are the cheapest, cleanest, and quickest machines for duplicating papers that need not look like original copies. It requires practically no instruction to operate them. The printing beds are of gelatin. In the older models, the gelatin is poured into molds or pans. In the newer models, the gelatin composition is manufactured in strips or rolls, as illustrated.

The sheet to be reproduced is either prepared on the typewriter or handwritten, and a special kind of typewriter ribbon or copying ink is used for the purpose. It is placed face downward



Courtesy of Graphic Duplicator Company  
GELATIN DUPLICATOR

on the moistened gelatin surface and smoothed into position with the hand or a wooden roller. The paper is allowed to remain for a few moments until the ink has been absorbed by the gelatin, and it is

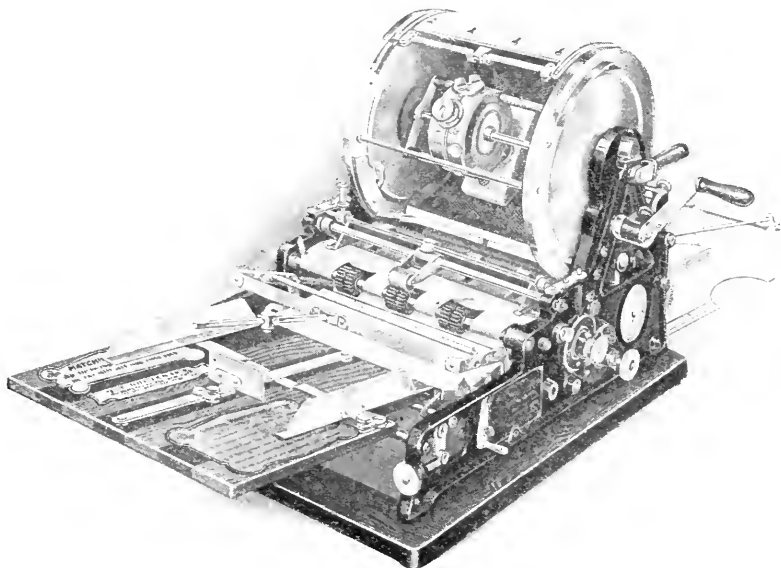
then removed. Fifty readable copies may be made from this gelatin impression by simply placing clean sheets of paper on the gelatin bed, smoothing them down with the hand or roller, and removing them at once.

**Mimeographs.** — The capacity of gelatin duplicators is limited to about fifty copies. It is claimed that hand-driven mimeographs can turn out 1000 copies and that motor-driven mimeographs can produce 5000 copies an hour.

The place of the mimeograph in the office is determined by the type of business that requires it. Many houses and institutions

cannot get along without it. It will produce sharp, clean-cut, and accurate copies of typewritten or handwritten papers.

The machine is easy to understand and simple to operate. It calls for the use of a stencil, either wax or dermatype. On this is written or typewritten the matter to be mimeographed. The



Courtesy of A. B. Dick Mfg. Co.

#### MIMEOGRAPH

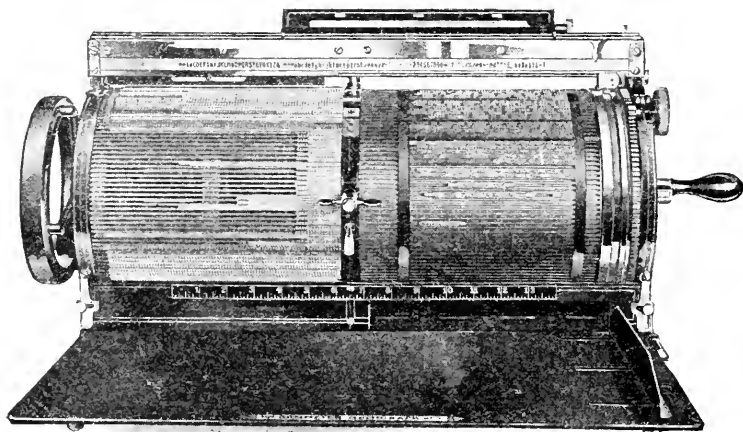
prepared stencil is then transferred to the mimeograph cylinder and the copies run off.

**Multigraphs and Automatic Typewriters.** — Multiple typewriters may be divided into two classes — multigraphs and automatic typewriters.

*Multigraphs.* — The popularity of the form and the follow-up letter as a means of keeping in touch with the customer, or the prospect, has produced the mailing list that to-day runs into thousands of names. Circularizing is a fine art in the business world,

for the personal interview must necessarily be limited. The business man may not have time to see the salesman, but he will glance at his letter. That glance may do the work. The well-dressed letter usually receives the same attention that commonly characterizes the well-dressed man. How to clothe this letter with a minimum of expense is a problem that must be confronted.

Gelatin duplicators are out of the question, and very frequently mimeographs are also. Carefully written original typewritten



Courtesy of American Multigraph Sales Company

#### PRINTING DRUM OF MULTIGRAPH

letters are time consumers, and the element of cost must be considered. This is where the multiple typewriter becomes of value.

These multiple typewriters, or multigraphs, as they are called, are really office printing machines that will type, at one operation, through a ribbon, an unlimited number of letters. These machines are so constructed that it is possible to regulate the impression to the exact touch of the typist who fills in the salutation, and only the general tone of the letter itself reveals that it is a form. If a pen signature is desirable, it is possible, by means of a signature

attachment, to sign the name in writing fluid, in any color and in any position, at the same time that the letters are being multi-graphed. This illustration shows the type transferred to the printing drum of the machine.

*Automatic Typewriters.* — Another type of duplicating machine, used in some of the large dry-goods houses, is the automatic typewriter. This machine is built on the player piano principle, and a regular typewriter is part of the equipment. Its construction is novel. By means of perforated stencils placed in the machine, names, addresses, dates, and special notations may be made in the body of each letter. A single operation produces a finished letter. This is a distinct advantage over the multigraph type of machine, where the name, address, or special notation must be filled in afterwards.

**Letter Copiers.** — Caring for copies of letters intended for the office files was covered so fully in the sections on outgoing mail and office records (pages 16-65 and pages 66-112), that it is not necessary to discuss this subject here. We know that the method of duplication employed is either the carbon copy or some form of letter-press.

### SUGGESTIVE EXERCISES

Name the five different types of machines that will print a letter.

Name six uses to which a gelatin duplicator may be put.

Define the following parts of your mimeograph: cylinder, cylinder handle, flannel pad, inking box, inking valve, release button, impression roll, "On" and "Off" plate, registering meter, paper shelves.

Explain the difference between a wax and a dermatype stencil.

If you were explaining the operation of your mimeograph to an office boy, what three parts would you consider of greatest importance?

Outline the steps to be followed in preparing and typewriting a wax and a dermatype stencil.

Define the following parts of your multigraph: supply drum, type channels, reserve channels, empty channels, pointer, type scale, printing drum, setting the type, locking the line, marginal bands, raising or lowering the impression, chaser, impression roll handle, taking carbon proof, correcting proof, registering meter.

Given the following pieces of work and your choice as to the method of duplication to be used in each case, which would you select?

a. 100 circulars to be sent to wealthy women, asking them to become members of a committee on civic improvements;

b. 5000 circulars on fire prevention, to be distributed to school children;

c. 50 circulars warning employees against lateness;

d. 150 copies of a circular from the principal of your school to the teachers;

e. 150 copies of a circular, offering a valuable antique for sale. Only wealthy men interested in art will be circularized, and it is desirable to have them feel that they are receiving original letters.

Your mimeograph is turning out blurred copies, dark in one spot and light in another. Give three reasons for this.

Write a letter to the agents of your mimeograph, mentioning that some part of the machine is out of order and that you wish to have it repaired.

Write the same kind of letter to the agents of your multigraph.

### *Addressing Machines*

The handwritten business envelope is as obsolete to-day as is the handwritten business letter; yet even the typewriter, modern as it is, is not considered always an economical solution of the envelope and card problem.

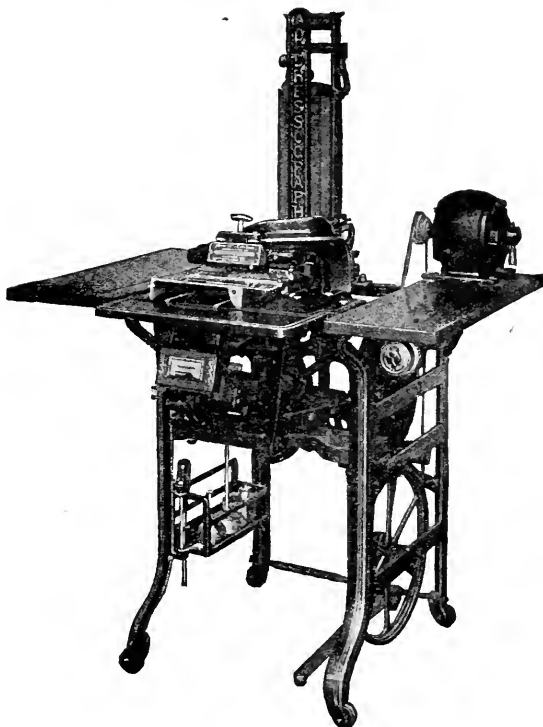
It has been said that the backbone of almost any business is its list of names. These lists often take years to build up. Now a list of names is valuable only when it is absolutely accurate and legible and when it can be handled with ease and rapidity. This question of handling addresses with ease and rapidity has produced the addressing machine.

An addressing machine is a machine used, as the name indicates, to address envelopes and cards of any kind, in cases where large numbers are to be mailed.

Machines of this type are used for envelopes, wrappers, mailing cards, club notices, announcements, folders, premium notices, receipts of all kinds, index tabs, shipping tags, bills, statements, pay rolls and pay-roll envelopes, time sheets, loose-leaf ledger sheets, clock cards, and for a hundred and one other forms.

The equipment needed includes an addressing machine, address plates, and a specially constructed filing cabinet to hold these plates.

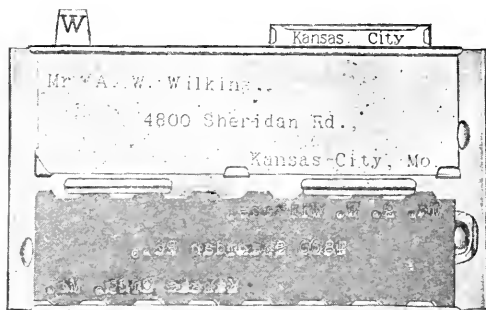
Address plates are of two kinds — *stencils* that can be cut on the office typewriter and *metal plates* with raised letters. Metal



Courtesy of Addressograph Company  
ADDRESSING MACHINE

plates are cut either on a small machine (the graphotype) that accompanies the equipment in some cases, or they are embossed by the firm that sells the machine. When not in use, the address plates are filed in either alphabetic, geographic, or subject order, according to the system of filing used.

These machines are either foot or motor-driven, and they have safety devices. From the standpoint of filing, they possess one very practical feature. A filing drawer filled with plates may be emptied into a machine, and the drawer placed in position to receive the plates as they drop into it. When the plates have addressed the envelopes, it will be found that the machine has



METAL PLATE

automatically returned them to the filing drawer in exactly the same order in which they left it.

Special gauges make it possible to address envelopes or papers of any width or length, and repeating devices make it possible to address one, two, or

numberless copies of one name and address. Information placed on the regular stencil or plate, but not wanted, may be automatically cut off by a device that will make it impossible to print.

### SUGGESTIVE EXERCISES

Write a letter to the firm from which you purchased your addressing machine, asking that a repair-man call and repair some particular part that is out of order.

State some of the uses to which an addressing machine may be put in a publishing house.

Define the following attachments: envelope gauge, repeating devices, magazine, metal plates, stencils, cut-off.

### *Mailing Machines*

As the sections on incoming and outgoing mail cover very fully the opening, folding, sealing, weighing, stamping, and sending of letters, it is not necessary to do more than refer to these sections here. (See pages 1 to 65.)



## SUGGESTIVE EXERCISES

Describe briefly the types of machines that will open, write, duplicate, address, fold, seal, weigh, stamp, and send a letter in the shortest possible time.

*Dictating Machines*

In offices where one stenographer must take the dictation of many men, or where men may be obliged to dictate before or



Courtesy of Columbia Graphophone Company

## DICTAPHONE

after regular office hours, or where the stenographic work is routine in its nature, dictaphones or phonographs are used. These machines are really mechanical dictators and they have many advantages.

## SECTION 2

## MACHINES FOR THE FINANCIAL DEPARTMENT

What are machines for the financial department? They are the machines that will do the mental arithmetic of the office and do it with a minimum of errors. They are the most wonderful of all.

Running the financial department of a business house without proper mechanical equipment is like attempting to handle correspondence without the aid of typewriters. It cannot be done. The business man realizes that the assembling of figures—addition, subtraction, multiplication, or division—is just as much the work of a machine as is the writing of letters.

This does not mean that a knowledge of mathematics and practice in calculations is not necessary. Your mathematics has trained you to think and to reason, and no machine can do that for you; but it can minimize greatly the strain that would otherwise be placed upon your thinking and reasoning faculties. The mechanical accountant is your ever-ready assistant—not your master!

These machines fall naturally into three groups—*Calculating Machines*, *Billing and Computing Machines*, and *Record Keeping Machines*.

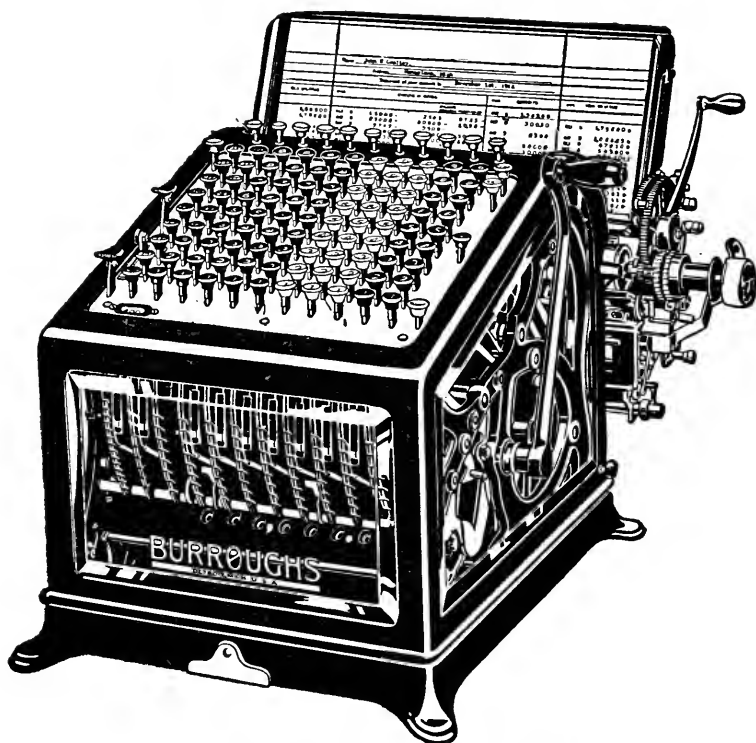
*Calculating Machines*

It is said that the auditing of one day's business in such stores as Marshall Field & Company, John Wanamaker, and Gimbel Brothers involves the adding and totaling of anywhere from 50,000 to 150,000 sales checks, and that this great volume of sales is handled rapidly and accurately by a comparatively small force of clerks. How is this possible? The calculating machine is the answer.

Machines of this type are referred to as *Listing* and *Non-Listing*.

**Listing Machines.**—Listing machines have two very distinct and definite functions, both performed simultaneously by the same operation. They will *write* down, or list, figures just as

rapidly as a typewriter will write figures; and they will automatically *add* the figures they write down and be ready, by the mere operation of a handle, to print the *total* which has been accumulating in the machine during the writing operation.

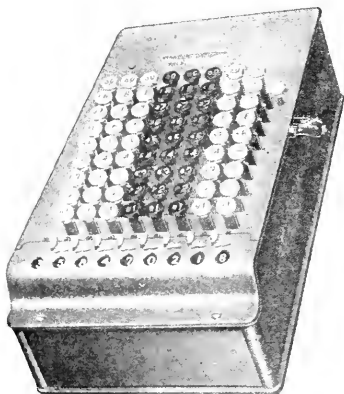


Courtesy of Burroughs Adding Machine Company

#### LISTING MACHINE

These machines will also subtract, multiply, and divide; but as the entire process in each operation by which the result has been arrived at is listed, it is not always practicable to use them in this way. Where *written* records of figures and totals are wanted, the listing machine is used.

**Non-Listing Machines.** — Where no written record of figures is required, non-listing machines are used. These are, in the real sense of the word, calculating machines, for they not only add, subtract, multiply, and divide, but they give what is really wanted — the *answer*, and they give it in the shortest possible time.



Courtesy of Felt & Tarrant Mfg. Co.

NON-LISTING MACHINE  
(Comptometer)

These listing and non-listing machines are in no sense competitors. Where the *process* by which the result has been obtained is wanted, the lister is used. Where the *result* only is wanted, the non-lister is used. In most of the larger business houses, both kinds are absolutely necessary.

### SUGGESTIVE EXERCISES

How would you check calculations on a non-listing machine?

What operation of a listing machine actually places the figures on the paper?

Why are multiplication and division not very desirable features of listing machines?

Define the following terms: listing, non-listing, total key, sub-total key, repeat button, non-add button, clearing the machine.

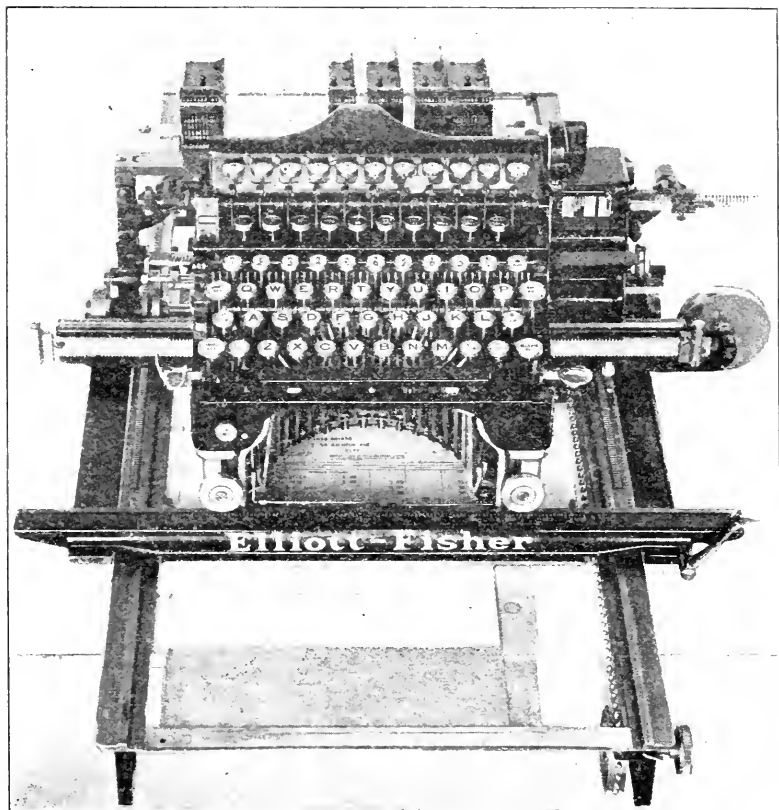
If you were asked to check up the items in a salesbook, figure discounts, etc., what kind of calculating machine would you use?

Write a letter to the agents of your calculating machine, asking them to call and repair some particular part that is out of order.

### *Billing and Computing Machines*

The necessity for legible and accurate records has produced the combination billing and computing machines that are used in the financial departments of all business houses.

These machines are really very strongly built typewriters equipped with adding and subtracting registers, or totalizers. One machine on the market includes a device that will multiply



Courtesy of Elliott-Fisher Company

BOOKKEEPING MACHINE

and divide. For billing, order entry, or other work in which writing, adding, and subtracting are done, they cannot be surpassed. They are used by bookkeepers, and they will do any kind of

statistical work, make up pay rolls, departmental records, insurance records, and analysis sheets; and they will write the letters and notices that may be needed to accompany monthly statements. The machine illustrated shows a flat platen. Here the book or loose-leaf card upon which the entry is to be made is placed *under* the machine. There are on the market other types of machines that will hold only the grades of paper that can be inserted in a regular typewriter. The first is primarily a book-keeping machine; the second is most valuable where the making of bills and statements is part of the stenographer's clerical work.

### SUGGESTIVE EXERCISES

What is meant by the totalizer or the register of a billing machine?

Describe the operation of totaling and clearing your billing machine.

Name the device on your billing machine that will enable you to add without registering the result on paper.

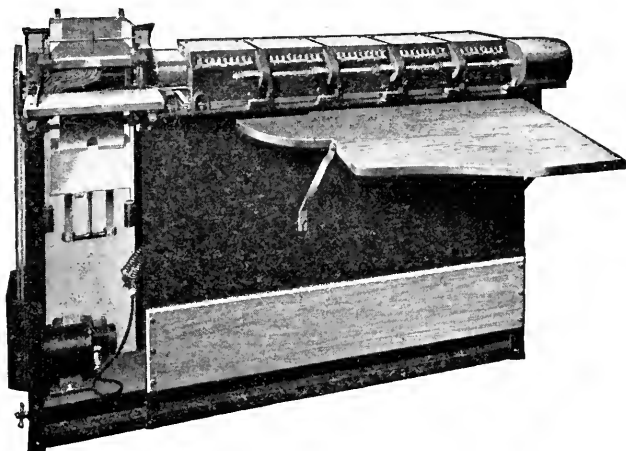
Write a letter to the agents of your billing machine asking them to call and repair it, stating some particular part that needs attention.

### *Statistical Machines*

The compilation of records usually involves the expenditure of a great deal of money and time. A business house may want to know just what it costs to do a certain kind of work in its factory. There are machines that will gather information that will answer these questions. They are, naturally, expensive and they are not to be found in all offices.

One of these machines — the Hollerith — may be described as an electrically operated, automatic, multiple adding machine. Figures representing statistical information are punched into small oblong-shaped cards by means of a hand-operated perforating machine. They are then sometimes put through a second machine, known as a sorter, which re-groups them. Next they are placed in a hopper and automatically run through the principal machine, the distributor, which takes off the figures from these cards and throws them on to a number of sets of adding wheels, which count and

total them at the same time. The final additions are shown on dials, from which they can be transcribed by hand to paper. The illustrations show the distributing machine and the card that is used.



Courtesy of Computing-Tabulating-Recording Company

DISTRIBUTOR

[illegible]

CARD FOR HOLLERITH MACHINE

## SECTION 3

## MISCELLANEOUS MACHINES

We enter a building and an elevator takes us to our floor. We open a door and a bell announces us and the door automatically closes behind us. We walk to a time clock and it registers our time. We take our pencils to a machine and it sharpens them. We send a written message from one floor to another and it is pneumatically carried in a tube to its destination, or we have on our desk a machine upon which we may write our message and it is automatically reproduced instantly on another floor or in a building some blocks away. We write a check and we have machines that perforate and protect it. We place money in cash registers and they return to us the correct change. We have machines that number books or papers consecutively. We have devices that fasten papers together. We throw coins into a hopper and a machine sorts, counts, packs, and discards mutilated specimens. We place envelopes in a machine and it ties them into packages. In other words, we have *elevators, time clocks, pencil sharpeners, Lamson carriers, telautographs, check perforators and protectors, cash registers, numbering machines, paper fasteners, coin counters, package-tiers*—and still we have glanced at but a few of the mechanical devices that are used in the business office.

Our little excursion into the business office has shown us the importance of special machines. No effort has been made here to give more than very general descriptions of them. There are all kinds of instruction booklets and manuals describing their mechanism and their operation. The companies selling these machines are very willing to show how they should be run. The larger companies maintain service stations for this very purpose.

When you find yourself called upon to operate a machine of which you know nothing, obtain a booklet of instructions and study it carefully. If this is not sufficient, and if your office is not in position to give you assistance, call upon the agents of the



machine, or telephone them. And always remember that no machine will do good work if you do not know how to operate it and do not keep it in good condition.

#### SUGGESTIVE EXERCISES

Write a brief composition stating why special machines are more necessary in the office to-day than they were thirty years ago.

What machine in your Office Practice room do you like best to operate, and why?

What machine do you dislike most, and why?

## PART VII

### OFFICE REFERENCE BOOKS

#### SECTION 1 Directories

Business Directories

Social Directories

Miscellaneous Directories

#### SECTION 2 Reference Books

Dictionaries

Books of General Information

### SECTION 1

#### DIRECTORIES

THE umbrella is needed only when it rains. We do not carry it with us, but we keep it where it can be found when wanted. This is the case with reference books. The business man does not burden his mind with the memoranda and information not wanted at the moment, but he knows just where to find them. He may, however, be too busy to obtain this information for himself, and the clerk who can relieve him of this work is very often the one who is surest of advancement. No kind of work can surpass this in the development of initiative.

The question naturally arises: What kinds of reference books are found in business houses? The answer is simple. Different activities require different kinds of books, and it would be absurd to expect any one to be familiar with all; but there are general reference books to be found in every office, and special varieties of books to be found in very many offices, and it is with these types that one must be familiar.

The books used in the average business office may be roughly classified as Directories and Reference Books.

If you want to know the meaning of a word, where do you

look? In the dictionary. The explanation of the tides? In the encyclopedia. Who sells what you want to buy, and information regarding people and business? In the *directory*.

Directories may be divided into three big groups: *Business*, *Social*, and *Miscellaneous*.

These are really city catalogues that contain lists of everybody and everything within a city. The information contained in them is most accurate, and many business houses throughout the country purchase directories of various cities, as they are issued, for the purpose of building up their mailing lists.

### *Business Directories*

Under this classification come the *General City*, *Classified Business*, *Copartnership and Corporation*, and *Classified Telephone* Directories.

**General City Directories.** — These are alphabetically arranged lists of names, including addresses and occupations, of every one over eighteen years of age; widows and women who carry on business; names of all business houses; names of partners of firms

#### **RENDALL**

" Jno pres Renalt Contracting Corp h  
Brentwood N J  
" Maud M real est 2129 Hughes av  
" Robt J (R J Rendall & Co) h J C

**RENDALL R J & CO** (Robert J  
Rendall, Louis Codry Iepage) Dress  
Goods Importers 248, 4th av Tels  
Gramercy 4956-4957

" Wm stone setter 1221 Gilbert pl  
" Wm H trav G W Faber Inc h Albany  
Rendalls Cath (wid Jos) h65 Pike  
" Roger A clk h65 Pike  
Rendck Jos tailor h426 E67th  
Rendel Kate (wid Hy) h279, 3d  
" Louis charlt h279, 3d  
" Max foreman r88 Willet  
" Saml presser h88 Willet  
" Saml ctr h279, 3d  
Rendel Victor E jeweler h451 E182d  
Rendelia Sander butcher h335 E95th  
Rendell Harry M plmbr 70 Fulton h  
Yonkers N Y  
" Jesse student r860 E161st  
" Lester W mgr Warwick Lace Works h  
130 Warfield Bkn  
" Moses S refiner 134 Chrystle h860 E  
161st  
Rendelstein David tailor 195 Chrystle  
" Morris opr h500 E11th  
Render Michl clk h328 E34th  
" Morris opr h106 Norfolk  
Rendesio Frank tailor h198 Av A  
Rendi Thos barber h42 Av B  
Rendigs Chas W (S L Silver & Co) 6 E  
32d

#### **RENK**

" Louise cashr Hy C Langen h948  
Houghton av  
Renke Ernest insp h1511 St Peters av  
" Geo gro 2030 Bathgate av  
" Geo T real est 60 E Kingsbridge rd  
" Hector A mgr h381 E139th  
" Marie (wid Alf) h1460 Washn av  
Renkel Chas A steward h306 W114th  
" Jos v-p-sec Chas Cordts & Co Inc  
h3341 Perry av  
" Theo A searcher h6 W98th  
" Wm A printer h672 Tinton av  
Renken Chas clk h758, 10th av  
" Chas reporter Dow, Jones & Co h432  
Prospect pl Bkn  
" Frank lab h94 Brandt pl  
" Fredk v-p Mumm Champagne & Im-  
portation Co h572, 1st Bkn  
" Geo tailor 158 W61st  
" Hy supt F Wesel Mfg Co h Bkn  
" Hy J insp Dept W S G & E h1220 De-  
catur Bkn  
" Herman mgr Meta Renken r823, 9th  
av  
" Herman gro 111 Washn  
" Meta gro 823, 9th av  
Renker Chas C slsmn h538 E150th  
" Wm J clk r484 E164th  
Renkin Abr tailor b6 E117th  
" Morris clk h6 E117th  
" Wm tailor 947 Ogden av h211 W144th  
Renko Jacob pdlr h490 E141st  
Renkoff Abr tailor 444 Broome h65 Willet  
" Morris h162 E4th  
" Paul barber 283, 7th h172 E4th  
Renkowitz Adolph baker r214 E83d

and officers of banks and corporations; registered trade names and their proprietors.

They include complete classified business directories arranged by headings in alphabetic order for easy reference; accurate street

Myers Jos G 480 Lex av R1221  
Myers Jos G Jr 480 Lex av R1221  
Naegeli Furniture Co 2098, 3d av  
Natalie Michele 331 E114th  
Nazer Benj 146 Av C  
Neidermau Gustav 50 Essex  
Nestler Abr 126, 1st av  
Neuman & Co 417 Mad av  
New Idea Furniture Trading Co 369, 3d av

N Y Auction Rooms 2315, 8th av  
N Y Furniture Co 56 Oak  
N Y Sample Furniture Co 33 E33d  
Newman Harry 1585, 2d av  
Notman A H & Co 121 W27th  
Nyman Israel 1971, 2d av  
Oken Geo 1026, 2d av  
Olshansky J M 136 Essex  
Olshansky Louls 883 Jennings  
O'Neill-Caldwell Co 373, 4th av R802  
Ornato Jos 2102, 2d av  
Ott Jno 1972, 3d av  
Owen D T Co 34 E23d  
Packer Benj 2366 Westchester av  
Packer Israel 2382, 2d av  
Panken & Co 2002 Webster av  
Parsont Bernard 519 W181st  
Parsont Morris 1895 Amsdm av  
Pascale Dominick 138 W Houston  
Pastel Jacob 1963, 3d av  
Pastemak Harry 119, 8th av  
Pearlman Harry 119 Allen  
Pester Saml 156, 1st av  
Petrosino Luigi 41 Spring  
Pion Bros 40 Av B  
Piser & Co 2887, 3d av  
Plaza Furniture Co 1053, 2d av  
Podolsky Zelig 194 Delancey  
Polack Jacob 646, 10th av  
Pollack Louls 689, 9th av  
Pompelan Garden Furniture Co 221 W33d  
Posin Bros 107 Essex  
Posnick Morris 104 Essex  
Progress Furniture Co 2492, 7th av  
Provenzano Louis 259 E150th  
Pullman Furniture Co 2009, 3d av  
Pye Hy B & Co 2918, 3d av  
Rablnovich Jacob 119 Mulberry  
Raffa Jno B 228 Chrystie  
Rand Hyman 68 Willett  
Randler Morris 191 Allen  
Beeber's J Sons Co 2595, 3d av  
Regini Secondo 189 Varick  
Reinhard G P 22 E54th  
Reliable Furniture Store 1895 Amsdm av  
Riesik Isidor 1957, 2d av  
Riley-Hogan Co Inc 426 W125th

# WANAMAKER JOHN NEW

YORK Bway to 4th av 8th to  
10th 1el Stuyvesant 4700 (See page  
8)  
Washington Furniture Co 1387 St Nicho-  
las av  
Wasserman Sophia 2430, 2d av  
Weg Adolph 1064 So blyd  
Weiler M A 117 W142d  
Weitubrot Saml 536, 2d av  
Weintraub Moses 219 Rivington  
Weisberger M & Co 46 Av A  
Weisenberg Morris 174 Av A  
Weiss Jacob 1265, 1st av  
Weissman Julius 1655, 3d av  
West Michigan Furniture Co 706, 9th av  
West Side Furniture Co 162 Sullivan  
Wisconsin Seating Co 1476 Bway R407  
Wolochin Jos 31 Pike  
Woods F T 353, 5th av R709  
Wright Harry K T 480 Lex av R1012  
Wucher & Klarish 1735 Park av  
Wugher Hy 1048 Franklin av  
Yablonsky Saml 91 Hester  
Yorkville Auction House 1901, 2d av  
Zaruba & Friedlander 1957, 3d av  
Zieff Morris 1582 Park av  
Ziegel kavey 525 E138th  
Zimmerman Louis 1548, 2d av  
Zimmerman Minnie 2621, 3d av  
Zimmerman Saml 979 Westchester av  
Zodikaw Ludwig 338 Stanton  
Zuccaro Salvatore 19 Spring  
Zweiman David 56 Willett

## BROOKLYN

Lefstein & Rosenfeld 1480 Bway & 115  
Mhntn av

## EVERGREEN B Q

**SCHWARZ FREDERICK J**  
JR 1855 Myrtle av Tel Bushwick  
3938

## JAMAICA B Q

**GRASMAN CO** 419 Fulton Tel  
Jamaica 775

## WHITESTONE B Q

**MULLEN GEORGE B** Zeigler av  
c Goethe av Tel Flushing 530J

## Furniture Dealers—Second Hand

Abrams Morris 2631, 3d av

guides and maps of the city; and much general information in regard to the organization of the city departments, railroads, courts, schools, churches, associations, societies, institutions, etc.

*Cross-indexing* is an important feature of all good directories. To know where to find a name, one must first know how its

owner spells it. The name *Smith* may be spelled by its owner as *Smyth*, *Smythe*, *Schmitt*, or *Schmidt*. If a furrier whose name you believe to be *John Schmitt* is wanted, and he does not appear under the *Schmitt* headings, find the beginning of the heading and ascertain the different spellings given to the name. *John Schmitt* may prove to be *John Schmidt*.

Again, in finding a name, follow letter by letter the alphabetizing given. If the name *Mechlin* is wanted, it will be preceded by combinations beginning with *Mea* and *Meb*; and when *Mec* is reached finally, it will be found that the *h* in the name itself will be preceded by such combinations as *Mecca*, *Mecb*, *Meed*, *Mece*, *Mecf*, and *Meeg*.

**Classified Business Directories.**—While directories of this type are usually included in the general city directories, they are sometimes published as separate directories. All business houses, individuals, and professional men are listed under the headings that best describe them. For a nominal charge, publishers will list names in heavy type. Books of this kind are published in all cities of any size. They represent, in the real sense of the word, buyers' directories, and the information contained in them is very accurate.

**Copartnership and Corporation Directories.**—These are general directories of business firms, partnerships, and corporations

## COU

## 409

## GRA

Goulden & Koch (Chas J Goulden & P Walter Koch) ins. 220 B'way R 220  
Goulden & Miller (Chas J Goulden & Walter F Gudeon, only) ins. 220 B'way R 22f  
Goulds Mfg Co (Seneca Falls, N Y) Wm E Dickey, N Y manager, pumps, 16 Murray R 6  
Gould Embroidery Works (Union Hill, N J) Felix G Gould, N Y manager, 949 B'way R 1714  
Goulston Ernest J Advertising Agency (RTN) (Ernest J Goulston) 749 W End av  
Goupil & Co (Paris, France) art, Leopold Dion, N Y manager, 56 W 45th  
Goussios Ch & Co (dissolved) 44 Madison  
Goussios Ch & Co, Inc (N Y) Christ Goussios Pres. Peter Stavlires Sec. Capital, \$3,000. Directors: Christ Goussios, Peter Stavlires, grocers, 44 Madison  
Goussios & Balfussos (dissolved) 34 Madison  
Gouvea A S & Co (Audifaco S Gouvea, no Co) importers, 17 State R 910  
Gouverneur Building, Inc (N Y) Geo Hahn Pres, C Bertram Plante Treas. Capital, \$5,000. Directors: Geo Hahn, C Bertram Plante, 97 Walter R 210, & 15 William R 1202  
Gouverneur Dental Parlor (RTN) (name discontinue Henry  
Gouverneur Mineral Co (N Y) Louis S Begent Pres Harry C Frost Treas, Philip E Raque Sec. Capital, \$50,000. Directors: Louis S Begent, Chas F Preston, Philip E Raque, Harry C Frost, Jas J Donovan, Fredk B Fuller, Frederic C Marsell, 132 Nassau R 1212  
Gouverneur Mortgage Corporation (N Y) Edwin H Scheuber Pres, Irving Woodworth V-Pres, Hy T Randall Sec Capital, \$500,000. Directors: Edwin H Scheuber, Irving Woodworth, Hy T Randall, 150 B'way R 25

H Grace, Geo J Dickinson, Wm J Kurth, real estate, 576, 5th av R 602  
Grace Institute (N Y) Jos P Grace Pres, Wm R Grace Sec, J Louis Schaefer Treas, 149 W 40th  
Grace Institute (no inf) 789, 6th av  
Grace Robert, Contracting Co (Pittsburgh, Pa) represented by Richd C Crowley, 170 B'way R 1694  
Grace W R & Co (Ct) Jos P Grace Pres, Fredk G Fischer Sec, J Louis Schaefer Treas. Capital, \$25,000,000. Directors: Michl P & Wm R & Jos P & Jas W Grace, Edw Eyre, J Louis Schaefer, Lawrence H Shearman, Maurice Bouvier, John S Phillips, 7 Hanover sq  
Grace & Co (Honora Grace, no Co) gowns, 9 W 19th  
Gracehill Realty Co (Inoperative) 42 B'way R 1027  
Gracepek Trading Co (N Y) Chas Pechner Pres. Capital, \$1,000; further inf unattainable, 299 B'way R 519  
Graceton Apartments, Inc (N Y) Wilfred M Thompson Pres, Eug Foley V-Pres. Capital, \$1,000. Directors: Wilfred M Thompson, Eug Foley, 154 Nassau R 409  
Gracia Publishing Co (dissolved) 115 Nassau R 16  
Gracie Charles R, Inc (N Y) Chas Deimling Pres, Chas R Gracie Sec. Capital, \$5,000. Directors: Chas R Gracie, Chas Deimling, Edw J Dunn, decorators, 320, 5th av  
Gracie James, Co (RTN) (Lester F Gracie) wood finishers, 287, 8th av  
Gracincourse Co (N Y) Harry B Chambers Pres, Fredk W Hottenroth Treas, Agnes M Dolan Sec. Capital, \$5,000. Directors: Harry B Chambers, Fredk W Hottenroth, Agnes M Dolan, real estate, 261 B'way R 901  
Grad & Flax (Saml Grad & Herman Flax) mineral waters, 311, 3d  
Grading Contracting Co (N Y) (dissolved) 13 Park row R 1039

arranged alphabetically. They give the names of general and special partners in firms; capital, officers, and directors of banks; business and manufacturing corporations and insurance companies, and the states under whose laws they are incorporated; registered and unregistered trade names and proprietors; and the foreign firms doing business in the territory covered by the directories, with the locations of their home offices and the names of their American representatives or agents.

These books are published as separate directories only in New

York City. In other parts of the country the information is included in the general city directories. Notice the method of arranging the information presented.

**Classified Telephone Directories.**—These books contain classified lists of business houses that are subscribers to the local telephone service, arranged in alphabetical order under their respective business headings. As buyers' guides they are most valuable. By simply turning to the heading describing the article or service desired, one can find

### ***Bristles.***

John	5765	Abeel A J 181 Pearl
Chelsea	9422	Amer Hair & Bristle Co Inc 74, 5th av
John	3211	Beaver & Sayetta 254 Pearl
Beekman	4504	Block Bros 281 Pearl
Orchard	5966	Blyizan J & Co 33 Lewis
John	2081	Broverman M & Son 100 Maiden la
Beekman	2999	Caplan S & Co 284 Pearl
John	470	Cedar E 93 Maiden la
John	5023	Chesnutt Cooper & Co 100 William
John	1997	Cone Fredk H 176 Front
John	1998	
John	1999	
John	1044	Conheim Hermann 70 1/2 Pine
Broad	2940	Edelmann Elias 27 Front
Franklin	3522	Goldstone Joseph 335 Bway
John	3890	Hamburger H 177 Pearl
Beekman	2547	Huesmann & Co 47 Cliff
Mad Sq	3861	<b>JARDINE, MATHESON &amp; CO.</b>
		LTD. 25 Madison av
Broad	5976	Levy Nathan 116 Broad
Beekman	2745	Marks & Goodkin 295 Pearl
Broad	5976	Mistern Import Co 116 Broad
Beekman	3557	Nositzer Barnet 307 Pearl
Beekman	3557	Nositzer Maurice P 307 Pearl
John	5297	Polack Co The Inc 249 Pearl
John	2577	Shapiro B J 58 Pine
Cortland	2934	Smith A C 130 Fulton
Cortland	2934	Toye Samuel & Co 130 Fulton
Beekman	600	Von Stade F W 73 Beekman

### ***Brokers, General.***

(See Business Brokers, also Merchandise Brokers.)

### ***Brokers, Insurance.***

(See Insurance Brokers and Agents.)

### ***Brokers, Mining.***

(See Mining Agents and Brokers.)

### ***Brokers, Stock.***

(See Stock Brokers.)

the name of an individual or a firm ready to serve the prospective purchaser. Notice the cross-indexing method used when referring to business activities known under different names.

### SUGGESTIVE EXERCISES

#### *General City Directory*

1. Give the street addresses of your largest university or college, high school, public library, city or town hall, art or natural history museum, general city hospital, police headquarters, and dry-goods store.

2. Name the street or elevated railroad, subway, or trolley that will convey you in the shortest possible time to each of the above buildings from your school.

3. Give the names and home addresses of the City Surveyor, the Sheriff, the President of the Board of Aldermen, the Corporation Counsel, the President of the Board of Health, and the President of the Board of Education.

4. Describe briefly the contents of your general city directory.

5. As an exercise in alphabetizing, select the first four names in your general city directory beginning with the following letters: Me, Ma, Mab, Mae, Mad, Mae, Maf, Mag, Mah, Mai, Maj, Mak, Mal, Mam, Man, Map, Maq, Mar, Mas, Mat, Mau, Mav, Maw, Max, May, Maz. Transfer this list of names to cards, placing the surnames first. Shuffle the pack of cards and then rearrange alphabetically.

#### *Classified Business Directory*

1. Give the names and addresses of five firms classified under each of the following headings: printers, lawyers, builders, exporters, architects, and real estate.

2. What is meant by cross-indexing?

3. Name the different headings under which the brokerage houses of your city are classified.

4. Give the name of the bank located nearest to your place of residence.

5. Name the street or streets upon which your school is located, and state where those streets begin and end.

6. Describe briefly the contents and order of arrangement of the general business directory you are using.

*Corporation and Copartnership Directory*

1. Give the names and addresses of two of your most prominent banks and street car companies, including their officers and their business addresses.
2. Select five firms or corporations doing business in your city, opposite whose names you are able to find the state under which they are incorporated.
3. What is the meaning of RTN when placed after a firm name?
4. Select five firms after whose names you find the letters TN.
5. Enumerate the points to be remembered in using a corporation or copartnership directory.
6. Describe briefly the contents and order of arrangement of the section in your directory devoted to copartnerships and corporations.

*Classified Telephone Directories*

1. Give the names, addresses, and telephone numbers of two physicians and dentists whose offices are located nearest to your school.
2. Give the names, addresses, and telephone numbers of the hospital, fire house, and police station located nearest to your large public library.
3. An accident happens and a plumber is needed immediately in your home. Select one whose business is within easy walking distance of your residence.
4. What is the value of a classified telephone directory?
5. Describe briefly the contents of the one you are using.

*Social Directories*

What are known as social directories are of various kinds. We have *social registers*, *club lists*, and *blue books*. These are really lists of prominent or fashionable individuals, households, clubs, etc., arranged in the most convenient form for reference by people interested.

One of the best known books of the latter type, published in many of the principal cities of the United States, is *Dau's Blue Book*. It contains (a) an *arrangement by names* and addresses of people residing in the more expensive sections of cities, and (b) an



*arrangement by streets* and street numbers of the same names and addresses.

Books of this type are popular with business houses transacting business with people of wealth or prominence. For example, a furrier, wishing to reach a large circle of people, will use the lists compiled by names; while a florist, wishing to develop local trade, will use the lists compiled by streets. These books also contain theater diagrams and some miscellaneous information.

The following illustrate the two methods of listing names :

## NEW YORK CITY

NAMES	NUMBERS
Adams, Mr. A. B., Ritz-Carlton	FIFTH AVENUE—(Con.)
Adams, Mrs. A. F., 375 Park ave.	807 KNICKERBOCKER CLUB
Adams, Miss Agnes, 169W91	Mr. Henry F. Eldridge
Adams, Mr&Mrs Ambrose R., 375 Park ave.	Comdr. Lewis J. Clark
Miss Alma F. Adams	Mr. & Mrs. George R. Fearing
Adams, Judge&Mrs Andrew, 572 Mad. ave.	Mr. & Mrs. George R. Fearing, Jr.
Adams, Mrs. C., 200W54	Mr. Stuyvesant Le Roy
Adams, Dr&Mrs Calvin Thayer, 43E5S	Mr. S. W. Pomeroy
Adams, Dr&Mrs Charles, 3E84	Mr. Edwin Main Post
Adams, Mr&Mrs Charles, 646W15S	Lieut. Joe R. P. Pringle
Adams, Dr. Charles F., 104W73	Mr. Thomas Slidell
Adams, Mr. D., 2SW26	Mr. Maxwell Stevenson
Adams, Mr&Mrs Daniel C., 201W55	Mr. Robert B. Van Cortlandt
Adams, Mr&Mrs E. L., 158W5S	Mr. Worthington Whitehouse
Adams, Mrs. E. McKee, 137E73	810 Mr. & Mrs. Hamilton Fish
Adams, Dr&Mrs Edward, 300 Central Park,	811 Mrs. Francis L. Loring
W.	812 Mrs. George C. McMurtry
Adams, Mr&Mrs Edward Dean, 455 Madison	813 Mrs. Hugh J. Chisholm
ave.	815 Mrs. Frederick Baker
Miss Ruth Adams	815 Dr. & Mrs. John S. Thacher
Adams, Mr. Elbridge L., 35E30	817 Mr. & Mrs. Raymond Hoagland
Miss Emily Adams	824 Mrs. James Powell Kernichan
Mr. William H. Adams	825 Mr. & Mrs. Clifford V. Brokaw
Mr. Elbridge Adams, 2d	826 Mr. & Mrs. Henry Mortimer Brooks
Adams, Miss Evangeline S., 1003-4 Carnegie	833 Mr. & Mrs. William Guggenheim
Hall	834 Mr. & Mrs. Frank Jay Gould
Adams, Mrs. Frances, 337W84	834 Miss Henrietta Kelly
Adams, Mr&Mrs Fred., 150W92	835 Mr. & Mrs. Frederick Lewisohn
Adams, Rev&Mrs Fred Winslow, 120W76	836 Mrs. Isidor Wormser
Mrs. T. P. Adams	838 Mrs. William Watts Sherman
Adams, Mr. G. B., Hotel Belleclair	840 Mrs. John Jacob Astor
Adams, Mr&Mrs George B., 725 Riverside dr.	844 Miss Elizabeth Kean
	845 Mr. Grant Barney Schley
	845 Mr & Mrs. Kenneth B. Schley
	852 Col. Oliver H. Payne
	853 Mrs. John E. Parsons
	854 Mr. & Mrs. George Grant Maçon
	856 Judge & Mrs. Elbert H. Gary
	857 Mr. & Mrs. George J. Gould
	858 Mr. & Mrs. Thomas Ryan
	871 Mr. & Mrs. Harry Payne Whitney
	875 Mr. & Mrs. Daniel Gray Reid

## PROVIDENCE AND ROCHESTER

## NUMBERS

## NAMES

## ADELAIDE AVENUE

43 Mr. and Mrs. Frederick A. Church  
 44 Mr. and Mrs. Joseph E. C. Farnham  
 50 Mr. and Mrs. William H. Grafton  
 57 Mrs. Joseph O. Earle  
 69 Mr. and Mrs. Herbert J. Astle  
 79 Mr. and Mrs. Henry Y. Stites  
 166 Mr. and Mrs. Horace E. Remington  
 172 Mr. Horace Remington  
 181 Mrs. Frances T. Daughaday  
 181 Mrs. George Nicholson  
 182 Mr. and Mrs. John R. Dennis  
 196 Mr. and Mrs. Walter P. Sweet  
 203 Mr. and Mrs. William P. Otis  
 210 Mr. and Mrs. Henry O. Hinkel  
 211 Mr. and Mrs. Lodowick H. Tillinghast  
 212 Mr. and Mrs. Herbert C. Harris  
 216 Mr. and Mrs. Bradbury Leonard  
     Barnes  
 222 Mr. Llewellyn G. Angell  
 222 Mr. James C. Collins  
 225 Mr. and Mrs. Calvin Dean  
 232 Dr. and Mrs. Albert L. Morrison  
 238 Mr. and Mrs. George C. Arnold  
 239 Mr. and Mrs. Charles E. Hancock  
 251 Mr. and Mrs. Edwin D. Allen

## ADELPHI AVENUE

12 Mr. and Mrs. Clarence R. Howe  
 15 Mr. and Mrs. Everett L. Spencer  
 23 Mr. and Mrs. Henry L. Slader

Keller, Mr. and Mrs. Emil E.  
     (Ella Miller)  
     "Colnos," 7000 East avenue,  
     Pittsford, N. Y.  
 Clubs, Mr. 11-41-44; also Detroit  
 Club, Detroit Boat Club, Detroit  
 Athletic Club, Detroit Engineering  
 Society, Detroit Board of Com-  
 merce, American Society Me-  
 chanical Engineers, N. Y.;  
 American Institute Electrical En-  
 gineers, N. Y.; Engineers Club,  
 N. Y.; American Society Ad-  
 vancement of Science, Washing-  
 ton, D. C.; Duquesne Club of  
 Pittsburgh, Pa.; and Oakmont  
 Country Club Pittsburgh, Pa.  
 Keller, Mr. and Mrs. Fernando J.  
     (Rose Meinhard)  
     926 South avenue  
 Clubs, Mr. 7-11-41  
 Mr. Bert D. Keller  
 Mr. Alexander W. Keller  
 Miss Susie Marie Keller  
 Keller, Mr. and Mrs. J. Michael  
     (Minnie Henry)  
     1023 South avenue  
 Clubs, Mr. 7-33-41  
 Mr. Clifford Keller (Cornell)

## SUGGESTIVE EXERCISES

1. Give the names and addresses of five families in your city whose wealth and social connections have made them prominent.
2. Give the names and addresses of two of your largest hotels, clubs, private schools, and theaters.
3. You expect to open a tea room in your city. Select your location, state why it appeals to you, and name the sources from which you expect to draw your trade.
4. Describe briefly the kinds of information to be found in your blue-books and society registers.
5. A construction company is operating a steam drill at night in the neighborhood of your most prominent hospital. Give the names and addresses of ten residents who live within a block of the hospital and who will join its officials in an appeal to the Board of Health.
6. Using your social directory theater diagram, write to one of your theaters for seats you wish to reserve for some particular performance.
7. What residences or places of business adjoin your most prominent club?

*Miscellaneous Directories*

Books of this type are too numerous to discuss fully here. A few will suffice to show how varied they are in scope: *General Telephone, Trade, Professional, and Institutional*.

**General Telephone Directories.**—In the larger cities, the telephone companies revise and issue directories about three times a year. They contain alphabetically arranged lists of subscribers, giving their addresses and telephone numbers. They also contain much general information of value to the subscriber — Long Distance rates to well-known cities, locations of public telephone stations, etc. Here are illustrations from the telephone directories used in New York City and its suburbs.

## CITY

Morgan F P Inc, Plstrsrs, 563 Mott av	Melrose	835
Morgan F W, r, 131 River dr.....	Schuyler	3636
Morgan Frank, r, 53 E 78.....	Lenox	4643
Morgan Geo, r, 2338 University av..	Fordham	2475-M
★Morgan Geo E, Lawyer, 59 Wall..	Hanover	8030
Morgan Geo E, r, 122 Waverly pl....	Spring	6749
Morgan Geo J, r, 370 W 29.....	Chelsea	7639
Morgan Geo W, Lawyer, 32 Liberty..	John	4208
Morgan Geo W, r, 310 W 73.....	Colmbus	3563
Morgan Miss Geraldine W, r, 350 W 14	Chelsea	4661
Morgan H, Real Estate, 39 W 16..	Chelsea	7627
Morgan H C, 206 Bway.....	Cortland	4239
Morgan H R, r, 144 W 105.....	Rivrside	6320
Morgan H W, r, 96 Haven av.....	Audbon	7254
Morgan Harry G, ElasticWeb, 377 Bway	Franklin	3789
Morgan J, Ins, 73 Maiden la.....	John	3946
Morgan J, r, 700 West End av.....	Rivrside	1206-R
Morgan Miss J, r, 247 E 52.....	Plaza	3017
Morgan Mrs J B, r, 40 E 38.....	Mury Hil	3535
Morgan J Canby, 1382 Bway.....	Greeley	2542
Morgan J P, r, 71 W 88.....	Rivrside	6489
★Morgan J P & Co, Bnkrs, 23 Wall.	Hanover	5180
Morgan J Pierpont, Library, 33 E 36	Mury Hil	2
★Morgan J Pierpont Jr, r, 231 Mad av	Mury Hil	93
Garage, 211 Mad av.....	Mury Hil	4084
Morgan J S Jr, r, 123 E 36.....	Mury Hil	73
Morgan J W, Adrtg Agency, 44 E 23	Gramrcy	3177
Morgan James, Lumber, 42 Bway...	Broad	6423
Morgan Jas J, 31 Pine.....	John	4585
Morgan Jas L & Co, 25 Broad.....	Broad	6410
Morgan Jay H, Architect, 331 Mad av	Mury Hil	4966
Morgan John, Impl MiniWtrs, 343 W 39	Bryant	226
Morgan John & Son, Art Glass, 61 E 9	Styvesnt	251

## SUBURBAN

★Designates Private Branch  
Exchange System.

Brown Atlee, Expert, Broad.....	RedBank	677
Brown Atlee, Rating Expert, 19 E Blackwell	Dover	94
Brown B, Confeey, 603 Harrison av.	Harrison	5467
Brown Mrs B, Midwife, Florida Grv rd	PerthAmb	707W
Brown Mrs B, Midwife, 219 N Bruns av	PerthAmb	1613J
Brown B D, Garage, Broad.....	Keyport	157J
Brown B D, r, Bergenfield, NJ.....	Dumont	199W
Brown B F, Saloon, 214-3d .....	Elizabeth	417J
Brown Mrs B H, r, 21 Rutgers pl....	Passaic	3034W
Brown B S, r, 184 Vreeland av....	Nutley	956J
★Brown Ben B, Elec Contr, 12 Mechnc	Market	2811
Brown Benj, r, 73 Washington.....	Bloomfld	3280J
Brown Benj B, r, 259 N 5.....	BranchBk	1065
Brown Benj F S, RI Est, W Front..	Keyport	137
Brown Benj F S, r, 94 Main.....	Matawan	274
Brown Mrs Berta, Grocery, Leonardo	ATI Hilds	87
Brown Bros, Grocers, 122 Rahway av.	Roosevelt	320
Brown Bros, Grocers, 21 Wright....	Waverly	2009
Brown Bros, Grocers, 182 Bway....	SoAmboy	206
Brown Bros, Parquet Flrs, 136 N 13	BranchBk	270
Brown Bros, Silk, Hamilton Mill....	Paterson	4541W
Brown Burr R, r, 150 N Mtn av....	Montclair	316
Brown C A, r, 248 S Broad.....	Elizabeth	1154J
Brown C C, r, Franklin, NJ.....	FklinFurn	26
Brown C Clayton, r, 55 Penna av....	Waverly	7568J
Brown C E, Sussex.....	Sussex	31F56
Brown C F, r, 173 Summitt av, UM..	Montclair	336J
Brown C F, r, 44 Harrison.....	Moristwn	574W
Brown C H, r, 185 Glenwood av, EO..	Orange	1255W
Brown C H, r, 46 Beech.....	Ruthrford	692W
Brown C H, r, 219-2d.....	Union	1651W
Brown C K, r, 32 Ridge rd.....	Ruthrford	366R
Brown C L, r, 170 Bloomfield av....	Montclair	4075J
Brown C L, r, 28 Cottage.....	SoOrange	87R

**Trade, Professional, and Institutional Directories.** — Under this heading come the special types of professional and trade directories — directories of directors, banks, lawyers, publishers, physicians, dentists, real estate dealers, dress and suit manufacturers, lumber houses, etc.

The illustrations on pages 213-214 show the kinds of information contained in some books of this type. The lawyer, the physician, the bank, the real estate man, and the manufacturer purchase and use these books. Notice the amount of general information compiled in them and how useful this information is to any one interested in a particular person or business organization.

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Texas

(1914) POLK'S MEDICAL REGISTER

- and Am Med Assn; Med Examr Amarillo Natl, Southland, Amicable, Aetna and Prudential Life Ins Cos; Specialty, Gynecology and Surgery.
- Edwards Alvin T, 262, 1874.
- Owens Robert S. §
- Todd Charles, (R), 130, 1896.
- Todd Jane M (R), 134, 1898.
- Dallas, Dallas, 105,913.**
- No of Physicians, 270.
- Addy E E, 305L, 1913.
- Anderson John W (R), 302,'85 1718 Jackson.
- Anderson Monroe,\* 807 S Carroll av.
- Anthony Frank H (H), 131, 1893, 635 Wilson bldg.
- Armstrong Verne P (R), 158, 1876, 1001 Main.
- Arndt Daniel C (Ecl), 262, '02, 1717 Richardson av.
- ARNOLD THEO L E (R).** Univ of Berne, 1875, and Zurich, Switzerland, 1885; Attended Munich, Strasburg, Prague, 1886-1900; Interne Eye Hosp of the Univ of Zurich, Switzerland, and House Surg at Prof Haab's Private Eye Hosp, Zurich; Late Prof of Ophthalmology, Otolaryngology and Laryngology Med Dept Univ of Dallas; Mem Staff St Paul's Sanitarium; Examng Phys Swiss Benevolent Assn; Practice Limited to Eye, Ear, Nose and Throat; Office 601 Wilson Bldg.
- Blair J C (R), 153, 1892, 423 Wilson bldg.
- Bland Leonard F (R), 304, '04, 4530 Bryan.
- Block Cecil (R), 305F, 1909, 318 Wilson bldg.
- BLOUNT EDWARD A. JR (R).** Coll of Phys and Surgs in the City of N Y, 1896; Special Course in Skin Diseases, Paris, Berlin and London, 1897 to 1899; Visiting Dermatologist to Charity Hosp N O; Clinical Instructor in Skin Diseases N O Polyclinic; Asst Lecturer on Dermatology Tulane Univ, New Orleans, 1899 to 1901; Dermatologist to Baptist Memorial Sanitarium; Prof of Dermatology in Baylor Univ, Coll of Med, 1901 to 1911; Practice Limited to Skin and Genito-Urinary Diseases; Office Hours 10 a m to 12 m, 3-5 p m; Tel Main 4707, Suite 422 Wilson Bldg.
- BLUITT BENJAMIN R, M D (R).** Meharry Med Coll, Nashville, Tenn, 1888; Phila Polyclinic Hosp, 1901; Mem Lone Star Med, Dental and Pharmaceutical Assn of Texas; Surg-in-Chief Bluit Sanitarium, Dallas; Office 2411 ½ Main; Tel Main 518.
- Bohm Aron E, 269A, 1907, 603 Southwestern Life bldg.
- BOURLAND J WILBUR, M D (R).** Coll of Phys and Surgs, N Y City, 1895; Elizabeth

## SUGGESTIVE EXERCISES

*General Telephone Directory*

1. Give the names, addresses, and telephone numbers of two well-known milliners, dressmakers, men's tailors, women's tailors, insurance companies, real estate firms, wholesale grocers, and florists in your city.
2. What public telephone stations are located nearest to your school and nearest to your residence?
3. Give the charge for a five-minute long distance telephone conversation between your city and Atlantic City, N. J., Boston, Mass., Chicago, Ill., Washington, D. C., Fall River, Mass., Portland, Ore., Montreal, Que., Atlanta, Ga., San Francisco, Cal.
4. How will you decide whether a city to be telephoned to is long distance or suburban?
5. How often is your city telephone directory issued?
6. Describe briefly the contents of your city telephone directory.

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## KANSAS BANKS.

MARCH, 1916

FORM COPYRIGHTED.  
Interest, Legal 6%; Contract 10%.  
No Grace Allowed.

Bank Directors, p. 633  
Accessible Towns, p. 642  
Bank Attorneys, p. 644

TOWN AND COUNTY	NAME OF BANK	OFFICERS	LIABILITIES	RESOURCES	CORRESPONDENTS
+	State	Private	Estab		
Arcadia..... Crawford Pop. 700 G 7	Home State Bank.....+1908 83-119 Mem. Amer. Bkrs. Ass'n Crawford, Kan. Bkrs. Ass'n State Bkrs. Ass'n, Dep. Guarant'd Last Sale \$200 An'l Div 15%	L. Lightle..... Pres. F. Foster..... V. P. E. F. Foster..... Cash. L. H. Duntion..... A. C.	Capital..... \$ 15,000 Sur & P. Prof. 5,000 Deposits..... 80,000 Due fm Bk's & Sec. 7,000 Cash on Hand..... 4,000	Loans & Dis..... \$83,000 Due fm Bk's..... 4,000 State & M. Bds..... 5,000 Oth. Bds. & Sec. 7,000 Cash on Hand..... 4,000	Traders National Bank, K. C. Commercial Bank, K. C. Ft. Scott State Bank, Ft. Scott
Argentine, Wyandotte Pop. 653 H 8	See Kansas City, Kansas				
Argonia..... Sumner Pop. 500 E 8	Citizens State Bank.....+1914 83-1135 Mem. Kan. Bkrs. Ass'n	Earl Akers..... Pres. J. W. A. Chelphohl..... V. P. J. W. Hutchinson..... V. P. L. Gerfels..... Cash. D. H. Hutchinson..... A. C.	Capital..... 10,000 Surplus..... 1,000 Deposits..... 30,000 Other Res.....	Loans & Dis..... 33,000 Due fm Bk's..... 4,000 Cash & Exch..... 2,000 Other Res..... 2,000	Com. Trust Company, K. C. Union St. Yds. Nat. Bk. Wichita
FARMERS & MERCHANTS					
83-729 STATE BANK.....+1901 Mem. Amer. & Kan. Bkrs. Ass'n State Bkrs. Ass'n, Dep. Guarant'd Last Sale \$25 An'l Div 30%		F. M. Sumpter..... Pres. D. E. Herst..... V. P. E. E. Hammond..... Cash. Chas. A. Young..... A. C.	Capital..... 15,000 Surplus..... 10,000 Deposits..... 85,000	Loans & Dis..... 100,000 Due fm Bk's..... 5,000 Cash on Hand..... 5,000	Inter-State National Bk., K. C. Amer. State Bank, Wichita Kansas Nat. Bank, Wichita
Arkansas City, Cowley Pop. 5,000 F 5	Home National Bank.....1888 83-97 Mem. Amer. & Kan. Bkrs. Ass'n Last Sale \$350 An'l Div 10%	A. H. Denton..... Pres. G. D. O'Brien..... V. P. R. A. Brown..... Cash. W. H. Smith..... A. C.	Capital..... 50,000 Surplus..... 100,000 Und. Prof. 23,000 Circulat'n..... 50,000 Deposits..... 923,000	Loans & Dis..... 753,000 U.S. Bonds..... 51,000 Cash & Exch..... 314,000 Other Res..... 20,000	National Park Bank, N. Y. Drexel, N. Y. Nat. Bank, K. C. Southwest Nat. B. of Com., K. C. New England Nat. Bk., K. C. Inter-State Nat. Bank, K. C. Drovers National Bank, K. C.

*Trade, Professional, and Institutional Directories*

1. State briefly why professional, institutional, and trade directories are valuable.
2. Describe briefly the contents of one of each of the above types of directories used in your city.

## SECTION 2

## REFERENCE BOOKS

A book of reference may be judged by its *index*. Study its index and you will have a very clear idea of its character, the numbers and kinds of subjects treated, and the care with which it is indexed. Every representative city in the United States has its appropriate business journals, almanacs, and year books; and every city may avail itself of certain general kinds of credit rating books, gazetteers, atlases, biographies, dictionaries, and cable codes.

The reference books that interest us may be divided into two groups: *Dictionaries* and *Books of General Information*.

*Dictionaries*

Two very different kinds of dictionaries find a place in every business office. The first is the one with which we are all familiar — which simply explains the *meanings* of words. The second is one with which we may not be so familiar, — in which the words and phrases of the language are classed according to the *ideas* which they express and not according to their orthography.

This latter type of dictionary is called a *thesaurus* — a Greek word meaning a storehouse or place where treasure is placed. In this sense, it is a repository of words or knowledge. A book of this kind is indispensable to the business man, the professional man, — in fact, to any one who realizes the importance of writing or speaking with precision and effectiveness.

Business success very frequently depends upon ideas, and

ideas are expressed by means of the spoken or the written word. Perfection of language is a matter of long and continued practice. To those who are struggling with the difficulties of composition, and all of us are, a thesaurus will be found most helpful.

In our regular dictionary the *word* is given, followed by the signification or the idea it is intended to convey. In a thesaurus, the *idea* is given, followed by the word or words by which that idea may be most fitly and aptly expressed.

The following illustration from *Roget's Thesaurus* will indicate the method of classification:

I. 4

QUANTITY

45 — 51

cement, glue, gum, paste, size, wafer, solder, lute, putty, birdlime, mortar, stucco, plaster, grout; viscum.

shackle, in &c. (*means of restraint*) 752; prop &c. (*support*) 215.

**V.** bridge over, span; connect &c. 43; hang &c. 214.

**46. Coherence.** — **N.** co-, ad-her-ence, -hesion, -hesiveness; concretion, accretion; con-, ag-glutination, -glomeration; aggregation; consolidation, set, cementation; sticking, soldering &c. *v.*; connection; dependence.

tenacity, toughness; stickiness &c. 352; insepara-bility, -bleness; bur, remora.

conglomerate, concrete &c. (*density*) 321.

**V.** cohere, adhere, stick, cling, cleave, hold, take-hold of, hold fast, close with, clasp, hug; grow -, hang- together; twine round &c. (*join*) 43.

stick like -a leech, - wax; stick close; cling like -ivy, - a bur; adhere like -a remora, - Dejanira's shirt.

glue; ag-, con-glutinate; cement, lute, paste, gum; solder, weld; cake, consolidate &c. (*solidify*) 321; agglomerate.

**Adj.** co-, ad-hesive, -hering &c. *v.*; tenacious, tough; sticky &c. 352.

united, unseparated, sessile, inseparable, inextricable, infrangible; compact &c. (*dense*) 321.

**47.** [Want of adhesion, nonadhesion, immiscibility.] **Incoherence.** — **N.** nonadhesion; immiscibility; incoherence; looseness &c. *adj.*; laxity; relaxation; loosening &c. *v.*; freedom; disjunction &c. 44; rope of sand.

**V.** make -loose &c. *adj.*; loosen, slacken, relax; un-glue &c. 46; detach &c. (*disjoin*) 44.

**Adj.** nonadhesive, immiscible; incoherent, detached, loose, baggy, slack, lax, relaxed, flapping, streaming; disheveled; segregated, like grains of sand; un-consolidated &c. 231, -combined &c. 48; noncohesive.

**48. Combination.** — **N.** combina-tion; mixture &c. 41; junction &c. 43; union, unification, synthesis, incorporation, amalgamation, embodiment, coalescence, crasis, fusion, blending, ab-

**49. Decomposition.** — **N.** decompo-sition, analysis, dissection, resolution, catalysis, dissolution; corruption &c. (*uncleanness*) 653; dispersion &c. 73; disjunction &c. 44; disintegration.



## SUGGESTIVE EXERCISES

1. What is a thesaurus and what kind of information does it contain?
2. Give a list of words expressing opposite ideas to those listed below : equality, disorder, combination, assemblage, sequence, remainder, exclusion, success, change, agreement, truth.
3. Why should strict accuracy regulate the use of our language?
4. Has a thesaurus any place in the business office? State reasons for your opinion.

*Books of General Information*

Under this classification come *Biographies*, *Business Journals*, *Credit Rating Books*, *Gazetteers*, *Almanacs*, *Atlases*, *Year Books*, *Cable Codes*, and *Postal Guides*.

**Biographies.** — A prominent business man is asked to meet a well-known writer. The meeting will take place in less than two hours. The business man is not familiar with the history or the literary achievements of the writer. Where is he likely to obtain this information?

*Who's Who in America* and *Who's Who*, the English edition, are two books that will give this busy man just such information. They aim to give brief, crisp, personal sketches of notable men and women in all parts of the world, whose position or achievement makes them of general interest. They tell just the things every intelligent person wants to know about those who are most conspicuous in every reputable walk of life — birthplace, age, parentage, education, degrees, position, and achievement; politics, societies, clubs, business, profession, occupation, or marriage; in short, the chief features of each career.

The names in these books include men and women of special prominence in creditable lines of effort, who are therefore subjects of extensive interest, inquiry, or discussion; and those who are arbitrarily included on account of official position — civil, military, naval, religious, or educational — or their connection with the most exclusive learned or other societies.

The following illustrations from the American and English editions will show the kinds of information furnished.

## AMERICAN EDITION

## BURROUGHS

statuettes, portraits in low relief, busts of children in marble and decorative sculpture. Exhibited at Champs de Mars, Paris, and in America; Shaw memorial prize, A.N.A.; silver medal for fountain at Panama P.I. Expn., 1915. Mem. Nat. Sculpture Soc. Address: Flushing, Long Island.

**BURROUGHS, John**, naturalist; *b.* Roxbury, N.Y., Apr. 3, 1837; *s.* Chauncey A. and Amy (Kelly) E.; acad. edu.; (Litt.D., Yale, 1910; Doctor Humane Letters, Colgate, 1911); *m.* Ursula North, Sept. 13, 1857. Taught school about 8 yrs.; treasury clerk, 1864-73; nat. bank examiner, 1873-84; has lived on a farm, devoting his time to literature and fruit culture, since 1874. Mem. Am. Acad. Arts and Letters. *Author*: Notes on Walt Whitman as Poet and Person, 1897; Wake Robin, 1871; Winter Sunshine, 1875; Birds and Poets, 1877; Locusts and Wild Honey, 1879; Pepacton, 1881; Fresh Fields, 1884; Signs and Seasons, 1886; Indoor Studies, 1889; Riverby, 1894; Whitman, a Study, 1896; The Light of Day, 1900; Squirrels and Other Fur Bearers, 1900; Literary Values, 1904; Far and Near, 1904; Ways of Nature, 1905; Bird and Bough (poems), 1906; Camping and Tramping With Roosevelt, 1907; Leaf and Tendril, 1908; Time and Change, 1912; The Summit of the Years, 1913; The Breath of Life, 1915. Address: West Park, N.Y.

**BURROUGHS, William** Dwight, journalist; see Vol. VIII (1914-15).

**BURROWES**, see also Burrows, Burroughs.

**BURROWES, Alexander J.**, college pres.; *b.* St. Louis, Oct. 14, 1853; *s.* Michael and Mary (Quirk) E.; ed. Christian Brothers' Sch., St. Louis, 6 yrs., Niagara U., 1 yr., Woodstock Coll., Md., 7 yrs. (mental and moral philosophy, the-

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## BURROWS

garten Class Songs, 1901; Modern Music Methods (read before Music Teachers' Nat. Assn.), 1902; The Note Gatherers, 1903; Short Pieces for Small Hands, 1904; Forty Reading Studies, 1904; Playtime Pieces, 1904; Musical Puzzle Stories, 1905; The Doves and the Squirrels, 1905; Some of the Knowledge Which a Music Teacher of Children Should Possess, 1906; New Manual for Teachers, 1910; Tales of the Great Composers, 1911; New Musical Note Gatherers, 1915. Contrb. to mus. mags. Address: 246 Highland Av., Highland Park, Detroit, Mich.

**BURROWS**, see also Burrows, Burroughs.

**BURROWS, Charles William**, publisher; *b.* Hollis, York Co., Me., Dec. 21, 1849; *s.* Joseph W. and Mary Elizabeth (Atkinson) B.; grad. U.S. Mil. Acad., 1870; served as 2d Lt. 3d Light Art'y., 1870-2; *m.* Lottie Thomas Mott, of Norwalk, Conn., Feb. 25, 1884. Started Nov., 1873, firm of Burrows Bros. (now the Burrows Bros. Co.), publishers and booksellers, Cleveland, of which was pres. to Jan. 1, 1913; pres. The Burrows Publishing Co., Inc., Nat. One-Cent Letter Postage Assn. In 1886 induced Elroy M. Avery (*q.v.*) to devote rest of his life to great labor of preparing his History of the United States and Its People (16 vols.). Republican. Mem. Assn. of Graduates of U.S. Mil. Acad., Cleveland Chamber of Commerce, Soc. Colonial Wars, Clubs: Union, Country, Shaker Heights. *Home*: 1881 E. 82d St. N.E. Office: New England Bldg., Cleveland.

**BURROWS, Frederick Nelson**, physician; *b.* Ontario, Can., Nov. 26, 1856; *s.* Ira and Ann (Kervin) E.; grad. McGill U., Montreal, Can., degree of M.D., C.M., 1888; *m.* Frances E. Otter, of Montreal, Dec., 1883. Lo-1886; coroner Pem-

## ENGLISH EDITION

**MARCON, Rev. Charles Abdy, M.A.,** Master of Marcon's Hall, Oxford, since 1891; *b.* 1853; 3rd s. of Rev. W. Marcon (Rector of Edgefield, Norfolk, Eton, Worcester Coll. Oxford; in Eton and Oxford eleven; well-known bowler); *m.* Sophia Wyndham, *e. d.* of J. J. Winter, J.P., Drayton Lodge, Norwich, 1884; one s. two d. *Educ.*: Gresham School, Holt, Norfolk; Charsley's Hall, Oxford; transferred to St. Mary Hall, 1891; Oriel College, 1902. Deacon, 1886; Priest, 1895. *Publications*: edited Oxford Questions in Arithmetic and Algebra. *Recreations*: golfing, bicycling. *Address*: Marcon Hall, Oxford.

**MARCONI, Guglielmo,** Hon. D.Sc. Oxford, Hon. LL.D. Glasgow, 1904; electrical engineer; *b.* Bologna (mother an Irishwoman), 25 April 1874; *m.* 1905, Hon. Beatrice O'Brien, *d.* of 14th Baron Inchiquin; one s. one d. *Educ.*: Leghorn, under Prof. Rosa; Bologna Univ. Carried out first experiments in connection with his system of wireless telegraphy at Bologna. Same first tested in England between Penarth and Weston, with success; then by Italian Ministry of Marine at Spezia. In 1899 established wireless communication between France and England across the English Channel. His system is now used exclusively by Lloyd's and principal shipping companies in England and abroad; also employed by the British and Italian Admiralties in their respective navies, and at various land stations, over distances ranging up to 1000 miles; was the first to receive signals, transmitted by his system of wireless telegraphy, across the  
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## SUGGESTIVE EXERCISES

*Who's Who Biographies*

1. Accumulate the following data regarding President Wilson: date of his birth, date when elected Governor of the State of New Jersey, date when first elected President of the United States, and date of his election as President of Princeton University.
2. When was Theodore Roosevelt born, where was he educated, and what books has he written?
3. When was William Henry O'Connell elevated to the cardinalate?
4. Who is William James Mayo and when did Columbia University confer upon him the degree of Doctor of Science?
5. Name the presidents of the Universities of California, Chicago, Pennsylvania, and Wisconsin, and state the year when they were installed as such.
6. Who is Henry Mills Alden, when and where was he born, and what books has he written?
7. Who is Edwin Anderson Alderman?

## MOVEMENTS OF OCEAN STEAMERS

PORTS.	FROM New York.	
	Steamer or Line.	Pier.
Adelaide, Australia..	Southwaite.....	Bush Docks.....
do.	Century.....	Atlantic Basin.....
do.	Port Campbell.....	Pier 10, Brooklyn..
Africa West Coast..	Bassam, abt Nov. 6 (Bush Docks) ; Shonga, abt Nov. 15	Ask Agents.....
Aguadilla, Porto Rico	Helen.....	Pier 27, Brooklyn..
Alexandra, Egypt..	Lassell.....	Prob. 31st St, Bklyn
Algoa Bay, Africa..	Chepstow Castle, about Nov. 5; Adaha, late November	Bush Docks.....
do.	York Castle, abt Oct. 30; Aros Castle, abt Nov. 10.	Atlantic Basin.....
do.	Karamea, about November 4; Hypatia, early Dec.	Pier 33, Brooklyn..
do.	Clan Mac Donald.....	Bush Docks.....
Amapala, Honduras.	Mexico II.....	Prerence Stores.....
Antigua (St. Johns).	Korona*, about Nov. 15; Farina*, about Nov. —	Ask Agents.....
Antilla, Cuba.....	Munamar.....	Pier 9 East River..
Antofagasta, Chili..	Steamers named at Valparaiso (see sixth page of this	table) call at Ant
Antwerp, Belgium..	Operation of all lines suspended on account of War.	
Archangel, Russia..		
Arecibo, Porto Rico.	Millinocket.....	Pier 27, Brooklyn..
do.	San Juan.....	Pier 25, Brooklyn..
Arica, Chili.....	Steamers named at Valparaiso (see sixth page of this	table) usually call
Arroyo, Porto Rico.	San Juan.....	Pier 25, Brooklyn..
do.	Millinocket.....	Pier 27, Brooklyn..
Auckland, N. Zealand	Port Hacking.....	Pier 10, Brooklyn..
do.	Edward Luckenbach.....	5th St., Brooklyn.
do.	St. Andrew.....	Bush Docks.....
do.	Strathesk.....	Pier 20, Brooklyn..
Aux Cayes, Hayti..	Prins der Nederlanden.*.....	Bush Docks.....
do.	Imperator.....	Pier 1, North River
Azores.....	Roma.....	31st St., Brooklyn.
Bahia, Brazil.....	Byron*, about November 4; Vestrisk*, November 25	Roberts Stores.....
do.	Iowan*, November 1; American*, about Nov. 15.	23th St., Brooklyn.
do.	Sao Paulo.....	Bush Docks.....
Bahia Blanca, Arg..	Cbincha.....	Pier 33, Brooklyn..
do.	French Prince.....	Bush Docks.....
Baltimore, Md.....	Freight Steamers, Tuesday, Thursday & Saturday, 6 pm	Pier 10, East River.
Banes, Cuba.....	Munamar.....	Pier 9, East River.
Barbados (Bridget'n)	Korona*, about Nov. 15; Farina*, November —	Ask Agents.....
do.		Pier 4, Brooklyn..
do.	Keyvive.....	Pier 1, North River
Barcelona, Spain..	Montevideo*, about Nov. 6; Alicante, about Nov. 10.	Pier 8, East River..
do.	Mar Negro, about Nov. 1; Olavarria, about Nov. 15.	Pier 46, Brooklyn..
do.	Hikosan Maru.....	31st Street, Bklyn.
Batavia, Java.....	Rondo, about November 1; Veendyk, about Nov. 10.	Bush Docks.....
Beira, Africa.....	Steamers named at Algoa Bay (see above) call at Beira	on trip from N
Belize, Br. Honduras	Saramacca*, November 10; Sixaola*, November 24	Pier 1 North River.
Bergen, Norway...{	Kristianfjord* Nov 1, 2 pm; Bergensfjord* Dec 9, 3 pm	30th St., Bklyn }
do.	Also Freight Steamers at irregular intervals.	
Bermuda (Hamilton)	Bermudian.....	Nov. 8, 18 & 29, 11 am
Bilbao, Spain.....	Gorslo.....	Pier 65 North River
do.	Owero.....	Pier 45, Brooklyn
Bocas del Toro, Pan.	Pastores*, November 4; Tenadores*, November 18.	Pier 16 East River..
Bombay, India.....	City of Naples.....	Bush Docks.....
Bordeaux, France..	Chicago.....	West 15th St. }
do.	Espagne*, Nov 11, 3 pm; La Touraine*, Nov 13, 3 pm	Ask Agents.....
do.	Freight Steamers at irregular intervals.	
do.	Leinnox.....	Pier 15, Jersey City.
do.	Avellaneda.....	Eric Basin, Bklyn.
do.	A Steamer.....	Atlantic Basin
do.	Ragna, about October 30; Halfried, about Nov. 4.	Pier 45, Brooklyn..
do.	Queen Mary, about Oct 31; Kangaroo, about Nov. 30.	Bush Docks.....
Brisbane, Queensland	Fort Campbell.....	Pier 10, Brooklyn..
do.	St. Andrew.....	Bush Docks.....
do.	Century.....	Atlantic Basin
Bristol, England..	Chicago City, November 10; Wells City, about Nov. 18	West 29th Street...
do.	Folia.....	West 14th Street...

Continued on following Pages.

© Passengers only.

✱ If suffic.

## MOVEMENTS OF OCEAN STEAMERS

TO New York.			N	NES, &c.
Steamer or Line.	Leave for N.Y.	Due in N.Y.	Bills of	and in this column
.....	.....	.....	Am. & A	Pr. Ex. See ad. p. 98
.....	.....	.....	Barber I	See advt. p. 11.
.....	.....	.....	Common	Edye & Co. 8 Bridge
.....	.....	.....	Daniel B	Battery Pl.
.....	.....	.....	Bull Ins	street.
.....	.....	.....	Fabre I	Ex. See ad. p. 98.
.....	.....	.....	Am. & A	11.
.....	.....	.....	Barber &	Battery Pl.
.....	.....	.....	Houston	See advt. p. 385.
.....	.....	.....	Funch. B	2 Broadway.
Jalisco.....	November —	About Nov. 22	N.Y. &	U. See adv. p. 13.
Parima.....*	October —	About Nov. 2	Quebec	street.
Munamar.....	November —	About Nov. 8	Mun-on	Pl. See ad. p. 59.
ofagasta on trip from New York.	.....	.....	Russian	Broadway.
<b>CAUTION</b>	Places for Steamers under the War may be changed or cancelled	.....	Bull-in	Broadway.
<i>Dates given at Foreign Flags of Countries at Arica.</i>	.....	.....	New Y	Pl. See adv. p. 59.
See advt. page 98.	.....	.....	Bull-	Edye & Co. * Bridge
Pr. Fred. Hendrik. *	October —	About Nov. 4	Comm	Prod. Ex.
.....	.....	.....	Lucke	et.
.....	.....	.....	Am. &	Bridge St.
.....	.....	.....	U. S. &	Battery Pl.
.....	.....	.....	Royal I	See adv. p. 413.
.....	.....	.....	Raport	Pl. See adv. p. 13
.....	.....	.....	J. W. E	Broadway.
.....	.....	.....	Lampor	Pl. See adv. p. 59.
Tocantins* & Sergipe....	October — & 13.	Abt Nov. 3 & 7	U. S. &	Edye & Co. * Bridge
Freight Steamers. About	Tues. Thurs & Sat	In 36 hours	Lloyd B	Prod. Ex.
Munamar.....*	November —	About Nov. 8	Mercha	et.
Parima.....*	October —	About Nov. 2	Prince I	Pl. See adv. p. 13
Stephen.....*	October 25.	About Nov. 2	New Yo	Broadway.
.....	.....	.....	Munson	Battery Pl.
Alicante & Buenos Aires.	October —	Abt Oct 30 & Nov 11	Quebec	Battery Place.
.....	.....	.....	Booth S	R. See adv. p. 64
.....	.....	.....	Raport	street.
.....	.....	.....	Co. 1ra	.....
.....	.....	.....	Kerr S	.....
.....	.....	.....	Fabre I	.....
.....	.....	.....	Funch.	.....
ew York, if sufficient inducements offer.	.....	.....	United	.....
Saramacca.....*	October 25.	November 5	Abt Nov 10 & Dec 1	.....
Kristianiafjord* & Bergensfjord*	.....	.....	.....	.....
Bermudian*.....	Oct. 24 & Nov. 4.	Oct. 26 & Nov. 6	Quebec	Broadway.
.....	.....	.....	Ocean	er St.
Pastores* & Tenadores*.	October 17 & 21.	Oct. 30 & Nov. 13	Federa	.....
Espagne.....*	October 28.	About Nov. 6	United	.....
La Touraine* & Rochambeau*..	Nov. 4 & 11.	Abt Nov. 13 & 20.	Am.-11	.....
La Rance.....	October 15.	late October	Comp	.....
.....	.....	.....	Plantac	adway.
.....	.....	.....	Orienta	See advt. p. 11.
.....	.....	.....	Barber	advt page 98.
.....	.....	.....	Kerr S	Edye & Co. * Bridge
.....	.....	.....	Norton	Ex. See ad. p. 98
.....	.....	.....	Commo	See advt. p. 11.
.....	.....	.....	Am. & A	Rehall Street.
Chicago City & Wells City.	October 18 & 25.	About Nov. 2 & 9	Barber	St.
.....	.....	.....	Bristol	.....
.....	.....	.....	Cunard	.....
ent inducements offer.	.....	.....	.....	page 12.

\* Steamers marked \* are Mail Steamers

*For the English Edition*

1. Who is Walter Damrosch and to what clubs does he belong?
2. When and where was Gilbert Keith Chesterton born, and where was he educated?
3. Who is Sir Gilbert Parker?

**Business Journals.** — Business journals or business bulletins are really complete reports on all matters of value to business men. They may be divided into two groups—*General* and *Special*. General business journals are of value to the general public; special business journals are of value only to particular business activities.

*General* business journals of interest to the public are issued weekly, semi-monthly, or monthly, and contain detailed information in regard to steamboats, domestic and foreign steamships, and railway trains; meetings of stock companies; dates when dividends, interest, or coupons are due and payable; express, freight, and canal shipping directions, etc. A bulletin of this type, subscribed for by all business houses of standing in New York City, is *Bullinger's Monitor Guide*. It is issued weekly in pamphlet form, but is of service only to subscribers in New York City and suburbs.

The specimen page illustrated on pages 220-221 will give some idea of the kind of detailed information it furnishes.

The *Postal and Shippers Guide*, published by the same firm, is used throughout the United States and Canada. This book contains the name of every post-office, railroad station, and steamboat landing in the United States and Canada; every United States port, with its nearest post-office; and for such of the above places as are not located directly on a railroad, it gives the nearest railroad station and the railroad on which it is located. It gives the New York express, railroad, and freight lines for every city or town; it gives every telegraph office; and it designates which post-offices are money order offices. It would not be possible to give here more than a very general idea of the information available.

Shipping departments of all firms of standing use books of this type literally every hour in the day, and the smaller office finds them most useful to consult when questions arise that are difficult to answer. The specimen page illustrated on pages 224-225 shows what express companies deliver to the cities or towns indicated.

*Special* types of business bulletins are of value only to particular business activities, and they are too numerous to be discussed here. One, however, of value to all export shippers is the *Exporters' Review*. It contains news and general information that enables them to keep in touch with all matters relating to export trade. The *Exporters' Encyclopedia*, a bound book issued yearly in connection with the Review, is a complete export shipping guide, and practically every question that comes up in making an export shipment is covered.

#### SUGGESTIVE EXERCISES

1. How long, by fastest route, will it take a letter sent from your city to reach Chicago, Ill., San Francisco, Cal., Houston, Tex., Portland, Me., or Portland, Ore.?

2. Name the fastest mail steamers from New York City to the following cities, stating how many days approximately it will take to make the trip in each case:

Rio de Janeiro, Montevideo, Buenos Aires, La Concepcion,  
Valparaiso, London, Hamburg, Bremen, Belfast.

3. Name the fastest mail steamers from San Francisco to the following cities, stating how many days approximately it will take to make the trip in each case:

Santiago, Valparaiso, Lima, Yokohama, Sydney.

4. By what express company would you ship goods from your city to Albany, Ind., and to Battle Creek, Mich.?

5. By what freight route would you ship goods to Bethlehem, Pa., Baltimore, Md., and Baltimore, Ohio?

6. You are secretary to a San Francisco business man. He is called to Brazil on business, but must first stop over in New York City for one day to settle some business matters. Arrange his trip so that he will not be obliged to remain in New York City any longer than is absolutely necessary, and engage passage for him on a steamer leaving New York

# POST OFFICES AND RAILROAD STATIONS

IN THE

## UNITED STATES,

WITH THE

Nearest Railroad Station to Every Post Office,

AND THE

Delivering Express Company for Each Place.

SEE EXPLANATIONS, PAGES 310-7.

\* Money Order Post Office. (c.h.) County Seat. X Telegraph Office, see page 5. !! For Explanation see page 7.  
Place in Roman type are Post Offices; in Italic type are not Post Offices. For Explanations see pages 3 to 7.  
Numbers represent the Railroad on which the place, or nearest Station to the place, is located.—See list of Railroads on pages 33 to 143.

Place—County—State. See Explanations pages 3 to 7.	Railroad on which located or Nearest R. R. Station. See R R List pages 33 to 143.	Express. See page 7.	Place—County—State. See Explanations pages 3 to 7.	Railroad on which located or Nearest R. R. Station. See R R List pages 33 to 143.	Express. See page 7.
A. & M. College, Tyft, Ga.....	451.....	Southern	*Abbot, Washington, Col.....	Akron, 227-109.....	Adams American
A. & M. College, Okibbeha, Miss.....	727-40 (Agricultural Col- lege P O).....	Southern	*Abbot, Sullivan, Ind.....	242-2.....	Ad; Am
A. & M. College, Wake, N. C.....	1038-11.....	Southern	*Abbot, Hurdin, Iowa.....	237-79, 710-13 (RR name Ab- bot Crossing on 237-79)	WF & Co
A. & M. R. Junction, Hum- boldt, Cal.....	832-22.....	WF & Co	Abbot, Crawford, Kan.....	1001-28.....	Adams
A. & P. Junction, Robeson, N. C.....	55-52.....	Southern	Abbot, Trimble Co.; R D Pen- dleton, Henry Co.; Ky.....	Pendleton, 652-7.....	Adams American
A. & V. Junction, Lauderdale, Miss.....	691.....	Southern	*Abbot, Lenawee, Mich.....	254-1.....	Am; Sou
*Aaron, Bulloch, Ga.....	725.....	Southern	*Abbot, Clay, Miss.....	West Point, 510-00; 727-8; 1069-180.....	



Aaron; R D Matthews; Jefferson, Ga.....	Mathews, 60.....	Southern	Abbott; R D Springfield; Grege, Mo.....	Springfield, 724-90; 1001-13-11-26-36; 567.	WF, Sou Adams
Aaron; R D Bennington; Switzerland, Ind.....	Vevay, 1972-1-2-4; 1848-5.	Adams	*Abbott, Itali, Neb.....	227-80	WF&Co
Aaron, Clinton, Ky.....	Crestsboro, 2014-1; 2018.	Southern	*Abbott, Mora, N. Mex.....	377-16	WF&Co
Aaron, Bates, Mo.....	Adrian, 724-10.	WF&Co	*Abbott, Hill, Tex.....	722-17	Adams
Aaron, Wayne, N. C.....	Goldsboro, 55-6-13; 817-19; 1069-10.	Southern	*Abbott, Craig, Va.....	New Castle, 208-10.	Adams
Aaron; R D Olustee; Jackson, Okla.....	Olustee, 1001-51.	WF&Co	*Abbott, Wshum, W. Va.....	828-116	Adams
Aaron; R D Anderson; Anderson, S. C.....	Anderson, 107-200-3; 898-2	Southern	*Abbott, Upshur, W. Va.....	199.	Adams
Aaron, Burnett, Wis.....	Shell Lake, 217-100.	American	*Abbott Crossing, Hardin, Iowa	287-79; 710-18 (Abbott P O)	Ad; Am
Aarons, Kanawha, W. Va.....	Blue Creek, 139-563.	Adams	*Abbott Road, Erie, N. Y.....	1065 (Part of Buffalo, N. Y.)	Ad; Am
*Aaronsburg, Center, Pa.....	Coburn, 877-136.	Adams	Abbott Run, Providence, R. I.	808-45 (RR name Abbotts Run)	Ad; Am; WF
Aastad, Grant Co.; R D Dalton, Ottertall Co.; Minn.....	Wendell, 711-34.	Western	Abbotts, Cattaraugus Co.; R D Cuba, 381-05-06; 877-162.	X	Ad; WF&Co
Abady, Christian, Mo.....	Sparta, 1001-5.	WF&Co	*Abbottsburg, Bladen, N. C.....	1038-12	Southern
Abajo, Bernalillo, N. Mex.....	Fort 42-88.	WF&Co	*Abbottsford, Troun, Ga.....	53-7	Adams
Abaline; R D Hackleburg; Marion, Ala.....	Hackleburg, 510-80.	American	*Abbottsford, St. Clair, Mich.....	889-79	Adams
*Abanaka, Van Wert, Ohio.....	1152-1.	National	*Abbotts Road, Erie, N. Y.....	351-01	WF&Co
*Abanda, Chambers, Ala.....	53-7.	Southern	*Abbotts Spur, St. Francis, Mo.	724-78	WF&Co
Abattle, Warren Co.; R D Jonesburg, Montgomery Co.; Mo.....	Jonesburg, 1196-25.	WF&Co	*Abbottstown, Adams, Pa.....	79-2	American
Abatto, Merced, Cal.....	Fort 1-14.	WF&Co	*Abbot Village, Piscataquis, Me.	1125-4	American
Abba; R D Shortville; Henry, Ala.....	Fort Gaines, Ga, 190-29; 1763	Southern	*Abby Dell, Orange, Ind.....	235-9	WF&Co
*Abba, Irwin, Ga.....	53-4; 838-1	Southern	*Abby Plantation, Lafourche, La	1810.	WF&Co
*Abbeville (c.h.), Henry, Ala.....	55-88.	Southern	*Abbyville, Reno, Kan.....	47-21	WF&Co
*Abbeville (c.h.), Wilcox, Ga.....	1038-31-33; 1698-2.	Southern	Abbyville; R D Jeffress; Mecklenburg, Va.....	X	Jeffress, 1069-11-25.
*Abbeville (c.h.), Vermilion, La.	1071-116	WF&Co	*Abad, Nuckolls, Neb.....	724-03	WF&Co
*Abbeville, Lafayette, Miss.....	510-01	American	*Abadach, Harrison, Ky.....	652-1	Adams
*Abbeville (c.h.), Abbeville, S. C.	1069-157; 1038-20.	Southern	*Abdera; R D Mill Hall; Clinton, Pa.....	X	Southern
*Abbeville Cotton Mill, Abbeville, S. C.	1038-20.	Southern	*Abet, Franklin Co.; R D Macedonia, Hamilton Co.; Ill.....	X	Ad; Am
Abbeville; R D Valley City; Medina, Ohio.....	235-9.	American	*Abet; R D Covington; Miami, Ohio.....	252-15.	Adams
Abbie, Woods, Okla.....	Valley City, 74-08.	WF&Co	*Abet; R D Balko; Beaver, Okla	X	WF&Co
Abbie; R D Hamlin; Jones, Tex.....	Alva, 47-73; 237-139.	WF, Am	*Abel, Cleburne Co.; R D DeArmanville, Calloun Co.; Ala.....	1969-78.	American
Abbie; R D Sylvanus; Carroll, Va	Hamlin, 568-1; 722-32; 14.	WF&Co	*Abel; R D Fort Valley; Houston, Ga.....	190-21-24-26;	Southern
Abbot; R D Abbott Village; Piscataquis, Me.....	Sylvanus, 818-20.	Southern	*Abel, Laurel, Ky.....	1069-54	Adams
*Abbot; R D Abbott Village; Piscataquis, Me.....	79-2; 733 (RR name Monson Junction)	American	*Abel, Smith, Mass.....	London, 652-1	Southern
*Abbot; R D Evergreen; Conneaut, Ala.....	711-20-24-26.	Western	*Abel, St. Marys, Md.....	476-3	Adams
*Abbot, Scott, Ark.....	Evergreen, 652-140.	Southern	*Abell, Charlotte Co.; R D Brookline, Campbell Co.; Va	1594-3	Ad; Son
*Abbot, Sutter, Cal.....	237-406.	WF&Co	*Abels Mine, Muskingum, Ohio	1594-3 (Britton P O).	Adams
	1071-25.	WF&Co	*Abels Paul, Alexander, Ill.....	74-54	WF&Co
				1848-4.	Ad; Am; WF

No. ....

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## KEY

ESTIMATED WEALTH		GRADES OF CREDIT		
		1st	2nd	3rd
G	\$1,000,000 and above	Aa	A	B
H	500,000 to \$1,000,000			
I	400,000 to 500,000			
J	300,000 to 400,000			
K	250,000 to 300,000	A	B	C
L	200,000 to 250,000			
M	150,000 to 200,000			
N				
O	100,000 to 150,000			
P	75,000 to 100,000			
Q	50,000 to 75,000	B	C	D
R	35,000 to 50,000			
S	20,000 to 35,000			
T	10,000 to 20,000	C	D	E
U	5,000 to 10,000			
V	3,000 to 5,000			
W	2,000 to 3,000	D	E	F
X	1,000 to 2,000			
Y	500 to 1,000	E	F	
Z	0 to 500			

## NOTES

1. Between Capital and Credit there is always a relative proportion. Capital is the foundation, while character, ability and circumstance govern, qualify, and create credit.
2. The recognition of all these factors is necessary to an intelligent determination and assignment of each and every grade of credit. The first grade opposite the "Estimated Wealth" (as set forth in the Key) indicates that the means and credit are in *relative proportion*; that is to say, the credit indicated by "Aa" represents the highest assigned with estimated wealth of more than \$500,000; "A" the highest for the estimate of \$150,000 to \$500,000; "B" the highest for \$35,000 to \$150,000; "C" the highest for \$5,000 to \$35,000; "D" the highest for \$1,000 to \$5,000; and "E" the highest for \$1,000 or less.
3. The several grades (1st, 2d, and 3d) of credit are intended to reflect the information of record in our office.
4. In actual experience it is found that the financial condition of many corporations, firms, or individuals — or the information obtained concerning the same — does not permit or, possibly, does not justify a definite estimate of means, and yet the subject so reported is recognized in the mercantile community as having credit in a greater or less degree. To such the credit rating only is assigned, and when so printed is intended to represent a credit relative in degree to that expressed by the letters in the *first column* of the "Grades of Credit." In illustration: "Aa" would signify a credit relatively in the same class as assigned to a subject having estimated means of more than \$500,000. "C" would represent a credit in the same class as assigned with means estimated at from \$5,000 to \$35,000. While "D" would represent a credit relative to that assigned with estimated means of \$1,000 to \$5,000. "E" would stand as representing the highest credit assignable to those employing a capital of \$1,000 or less.



The division sign (÷) indicates that the responsibility and credit of the subject is divided between two or more businesses.

City for Bahia. Name the railroads on which he will travel to New York City.

**Credit Rating Books.** — The necessity of having trustworthy information regarding the financial strength and personal integrity of people engaged in all forms of business in the United States, has resulted in the compilation by mercantile agencies of credit rating books. Merchants wishing to take advantage of this type of service subscribe for it yearly. It entitles them to a general credit rating book and a certain number of special reports.

The Bradstreet Company and R. G. Dun & Company are the two firms engaged in this business that are known all over the United States. They have also a foreign service that enables them to furnish reports on merchants in foreign countries.

If you are a small retailer and want some wholesale house to sell you goods on credit, before doing so they will request their special agency to supply them with whatever information is available concerning your financial strength. The reports furnished will indicate the time you have been engaged in business, the capital invested, your estimated worth, prospects of success, reports from the banks at which you may deposit, and any information that may have a direct bearing on your credit and your character. It is understood that the information requested is furnished and received in confidence.

The credit rating books contain geographically classified lists of people engaged in business activities throughout the United States. Against these names will be found symbols indicating their estimated wealth and grades of credit. The specimen page illustrated on page 226 shows the key page used by the Bradstreet Company. Read carefully the printed matter under *Notes*, and you will have an intelligent idea of what is meant by *Grades of Credit*.

To find the name and rating of any business, look up the state and city in which it is located, compare the letters indicating the rating assigned with the key page, and arrive at an estimate of the financial standing of the business. (Note page 228.)

## NORTH DAKOTA—Abe

**ABERCROMBIE—Continued.**  
 Equity Elevator Company..... V E  
**First Nat. Bank**..... I. Johnson,  
 Pres., F. D. Tonne, Cash  
 Cap. paid in \$25m, surp. \$5m  
**First State Bank**..... H. J. Hagen,  
 Pres., C. T. Paulson, Cash  
 Cap. paid in \$15m, surp. \$5m  
 Gunness P. K..... Blacksmith V E  
 Hobson Mrs. A..... Rest Z F  
**Holkestad & Tweto**..... G. S  
 Jacobs Louis..... Meats V D  
 Jensen Jens..... Plumbing  
 Johnson J. P..... Auto Repairs Z E  
 Johnson Paul E..... Jewelry  
 Loff J. H..... G. S Y F  
 Myron C. A..... Hdwe Z E  
 Nelson Ole..... Blacksmith P B  
**Nortz Lumber Co**.....  
 See Breckenridge, Minn.  
 Owen Sisters..... Milly  
 Thon Carl..... Harness Y F  
 Vogen Oscar..... Livery V E  
 Westerson C. W..... Miller

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**ABSARAKA [E] Cass**  
*On Great No. R.R.—Pop. 25—\*—G. N. Ex*  
*—Tel. Ripon, 1m.—† Wheatland, 6m.*  
**Absaraka Merc. Co., Inc.** Grain &  
 Fuel T C  
 Foulkes H. O..... G. S X E

81

**ACKWORTH [N] Rolette**  
*14m. from Dunseith—Pop. 10—\* Kelvin,*  
*4m.—Tel., Ex. and † Dunseith.*

81

**ACTON (P. O. at Fork, Minn.)**  
 [NE] Walsh  
*12m. from Grafton—Pop. 15—Tel., \**  
*Ex. and † Grafton.*  
 Hoenke E. H..... G. S V D

81

**ADAMS [NE] Walsh**  
*On Mpls., St. Paul & S. Ste. Marie R.R.*  
*—Pop. 338—Tel. —\*—West. Ex.—†*  
*Adams.*

Adams Farmers' Elevator Co..... V E  
 Adams Merc. Co..... G. S C  
 Anderson H. A. & Son..... Hdwe U D  
 Dougherty Mrs. R. B..... Publisher X D

Scandinavian-Am. Bank...Gunder  
 Olson, Pres., G. C. Gunderson, Cash  
 Cap. paid in \$10m  
 Slope Lumber Co..... U C  
 Solem S. L..... Photog Y F

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**ALFRED [S] La Moure**  
*On No. Pacific R.R.—Pop. 125—Tel.—\*—*  
*No. Ex.—† Alfred.*

Clark C. A..... Contec X D  
 Clark Henry..... G. S U D  
 Davis John..... Pool Z F  
**First State Bank**..... R. A. Werner,  
 Pres., E. G. Bioedow, Cash  
 Cap. paid in \$10m, surp. \$2m  
 Klundt (The) Company..... Hdwe W E  
 Impts Z F  
 Kurtz Godfried..... Meats J A  
 Pein Ben..... Well Driller  
**Powers Elevator Co.** Grain & Lum  
 See Minneapolis, Minn.  
 Rabinowitz & Co..... G. S W E  
 Schroeder John..... Contractor  
 Wood E. L..... Blacksmith  
 Wood Fred. T..... Well Driller  
 Woods Jos..... Hotel

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**ALICE [E] Cass**  
*On Casselton Br. No. Pacific R.R.—Pop.*  
*125—Tel.—\*—No. Ex.—† Alice.*

Blaschkey V..... Pool & Hotel X D  
 Decker F. J..... Impls U C  
 Farmers Elevator Co..... U C  
 Hager Ed..... Rest & Pool Y F  
 Hayertz H. J..... Livery Z F  
 Hustad O. C..... Jewelry W E

See Tower City

Johnson Bros..... G. S U D  
 Laughlin Wm. P..... Blacksmith V E  
 Salzwedel Frank A..... Hdwe V D  
 Stangler F. E..... Meats  
**State Bank of Alice**..... S. G. More,  
 Pres., A. L. Bayley, Cash  
 Cap. paid in \$15m, surp. \$3m  
 Stevenson A..... Drugs Z F  
 Wellentin J. F..... G. S V D  
 Wellentin & Son..... Impls S C  
 Winnor-Torgesen Lumber Co..... O B  
 See Minneapolis, Minn.

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**ALICIA (P. O. at Geneseo) [SE] Sargent**

## SUGGESTIVE EXERCISES

1. Give the ratings of the first three individuals or firms you find listed under the cities indicated below:

Alabama :	Summerdale
California :	Los Angeles
California :	San Francisco
Connecticut :	Milford
Illinois :	Chicago
Kansas :	Kansas City

Massachusetts :	Boston
Michigan :	Grand Rapids
Minnesota :	St. Paul
New York :	Albany
New York :	New York City
Texas :	Dallas
West Virginia :	Wheeling

2. Why are mercantile agencies considered indispensable by business firms?

**Gazetteers.**—Gazetteers have been defined as geographical dictionaries arranged on an alphabetical plan. They may be divided into two general classes — *State* (or Territorial) and *World* (or General).

*State* (or Territorial) gazetteers are divided into two sections — alphabetical and classified business. The *alphabetical* section is an alphabetically arranged geographical gazetteer of every city, town, and village in the state or territory covered, together with the names of all corporations, firms, and individuals in business. The *classified business* section is arranged by headings in alphabetical order, then by cities, and under each city is given a complete list of everybody engaged in that particular line of business.

These state or territorial gazetteers are the only mediums for ascertaining information of the social, commercial, and professional interests of the *interior* of a state or territory, aside from that printed in city directories. (Note extract on page 230.)

*World* (or General) gazetteers contain general and detailed information about the principal towns, cities, and countries of the world. They usually include tables showing the principal countries and geographical divisions of the world, with their respective areas, populations, and densities per square mile. As a rule, the position of a country, province, circle, or district is indicated by merely mentioning the parallel or latitude and the meridian or longitude that cross them or pass close to them, and in many cases the mention of one or other or both of these is replaced by the mention of some physical feature, such as the im-

Lake Street House, Anna Turner propr  
 Lake Superior Iron and Chemical Co.  
 (Inc) (Detroit), J D Dunn mngr  
 Leavenworth Russell C, photographer  
 Lewis John, meats  
 Lewis Wm J, storage and garage  
 Lutz M W, upholsterer  
 McCumber B F, grocer  
 McIntire Lou A, hardware  
 McLean I B, lns and real estate  
 McNamee Joseph, grocer  
 MacGregor James G, physician  
 Marks Louis, tailor  
 Marshall Wm H, physician  
 Martin W L, agent Adams Exp Co  
 Michigan State Telephone Co, B R Sage  
 manager  
 Michigan Tanning and Extract Co, W L  
 Shaw pres, Morgan Curtis sec and  
 treas  
 Moore Charles W, hardware  
 Morehouse Medicine Co, G Will More-  
 house manager  
 Nickola Faris, general store  
 Niergarth Wilhelm R, dry goods and  
 clothing  
 Nurko Israel, dry goods and clothing  
 Ormsby W E, real estate  
 Osterhouse Nicholas G, restaurant  
 Ostheimer Edward, cigars  
 Parker John H, grocer  
 Patterson John, 2d-hd goods  
 Patterson John Mrs, milliner

**PEOPLE'S BANK THE (Est 1907: Re-**  
**sponsibility \$500,000) (E L Wenzel,**  
**Estate of R B McNair, J McNair Ealy),**  
 Sabin Hooper Cashier, H F Wenzel  
 Asst Cashier, 117 water. Phone 17  
 Pine Lake Hotel, John J Vaughan propr  
 Pomeroy T P, veterinary surgeon  
 Princess Theatre, Henry Eckert mngr  
 Quick B J, furniture and hardware  
 Reichert Jacob L, tinsmith and plumber  
 Rogers Wm H, general merchandise  
 Rounds Charles, poultry  
 Rovick N J, general store  
**ROYER W E, Mngr Hotel Wolverine**  
 Rueggeger Evans A, insurance  
 Sack W A, meats  
 Sayles Harry B, general store  
 Schaub Clarence C, agri implts  
 Schwarz Julius, musical instruments  
 Schwensen A, baker  
 Shafer & Co, harness  
 Shaheen Bros, grocers and meats  
 Shaver Harry E, physician

**SHAW W S, Pres Michigan Tanning and**  
 Extract Co, Pres First National Bank  
 of Boyne City and Pres Boyne City  
 Chemical Co  
 Silverstein Merrill E, lawyer and real  
 estate  
 Singer Sewing Machine Co, H E-McLean  
 manager

**SMITH SAMUEL C, Cashier First Natl**  
 Bank of Boyne City  
 Spangenberg Moxie, cigars  
 Stackus Loren M, furniture  
 Stackus Schuyler B, undertaker  
 Standard Oil Co, J B Kirby agent  
 Stoddard Frank G, optometrist  
 Sutton Wm M, grocer and meats  
 Thompson Frank D, clothing  
 Trudeau A, skating rink  
 Urquhart Arthur G, lawyer, real estate  
 and insurance  
 Vaughan & Dane (David Vaughan, John  
 Dane), lunch room

Vaughan W W & Co (Detroit), pickle  
 manfrs  
 VonPlaten G, lumber mnfr  
 Vought J N Mrs, millinery  
 Watson Drug Co (Mrs J B and A E Wat-  
 son)  
 White Alward L, optometrist  
 Wenzel Fred, tailor  
 White W H Co, Mch Trust Co receiver,  
 lumber mnfrs  
 Wolfson W, dry goods

### BOYNE FALLS.

Population, 450. Incorporated as a vil-  
 lage in 1893, is on the Boyne river and  
 on the G. R. & I. R. R., connecting with  
 the B. C., G. & A. R. R. for Boyne City.  
 In Boyne Valley township, Charlevoix  
 county, 6 miles southeast of Boyne City,  
 26 southeast of Charlevoix, the county  
 seat, and 174 north of Grand Rapids.  
 Has Catholic, Methodist Episcopal and  
 Presbyterian churches, a graded public  
 school, good hotels and a bank. Tele-  
 graph and telephone facilities. Exp.,  
 Adams. John J Galster, postmaster.

Boyne River House, John J Galster propr  
 Boyne Valley Flour Mills, Hankey Mill-  
 ing Co proprs  
 Brookdale House, Mrs M L Magee propr  
 Conkle Guy C, physician  
 Davoll Wm, meats and grocery  
 Fanning Bros (Michael Fanning), gen-  
 eral store  
 Farmers & Merchants Bank  
**GALSTER JOHN J, General Store and**  
 Postmaster

Groboski Bros, hardware  
 Hotel Marsh, O H Marsh propr  
 Howe Arden N, physician  
 Jaffe H & Co, dry goods and clothing  
 Judd D S Co (Daniel S and M E Judd),  
 general store  
 Meyer Herman C, hardware  
 Michigan State Telephone Co, Lyle O  
 Wakeman manager  
 Moon L A & Co (Louis A and A L Moon),  
 general store  
 Northern Brick Co (Louis A Moon),  
 Boyne Falls  
 Olsson George, drugs  
 Stephanson Bros, meats  
 Widger E, r r and exp agent

### BRADLEY.

Population, 150. In Wayland town-  
 ship, Allegan county, on the G. R. & I.  
 R. R., 25 miles south of Grand Rapids, 3  
 from Wayland, the nearest banking  
 point, and 17 northeast of Allegan, the  
 county seat. Has Baptist, Free Metho-  
 dist and Methodist Protestant churches  
 and an elevator. Exp., Adams. Tele-  
 phone and telegraph facilities. E. S.  
 Allen, postmaster.

**ALLEN E S, General Store**  
 Bradley Elevator Co, Henderson & Sons  
 proprs  
 Congdon A B, brick, wire fence  
 Henderson & Son Milling Co, elevators  
 and feed mill  
 Hines George T, jewelry, r r, exp and  
 tel agent  
 McCloud L W, photographer  
 Muir T M, general store  
 Reudell Creamery Co, I E Walt mngr

portant river or coast line or some political boundary. Here is an illustration from *Longman's Gazetteer of the World*.

## - V A L V

where the soldiers of the Revolution, under Kellermann and Dumouriez, gained their first victory over the Prussian troops, 1792. P. <2000.

**Valognes**, tn., France, dep. Manche, cap. arr. V., 11 m. SE. Cherbourg; lime worked; trade in beer. It was fortified under the Dukes of Normandy. The remains of the ancient *Alauna* are  $\frac{1}{2}$  m. to the E. P. <5000.

**Valois**, former dist., France, now in depts. Oise and Aisne.

**Valona**, tn., Turkey in Europe. See *Avlona*.

**Valoria la Buena**, tn., Spain, prov. Valladolid, cap. dist. V., 15 m. S. Palencia. P. <2000.

**Valparaiso**, chief seapt. of Chile, cap. prov. and dep. V., 62 m. WNW. Santiago, on the Pacific, in 33° 1' S. It stands on the (S.) foreshore, runs up the hills behind, and extends NE. towards the seaside resort of *Vilña del Mar* (q.v.). There are no buildings of note save the public offices. There are, however, arsenals, shipbuilding yards, and a naval college. A statue to Lord Cochrane adorns one of the squares. V. imports some 70 per cent. of the total imports of the country—cottons, woollens, hardware, iron, coal, carpets, tea, boots, beer, and spirits, to the value of £8,500,000. The exports—nitrate, copper, silver, skins, wheat, gold, &c., amount to about one-fifth of the total for all Chile. The bulk of the trade is done with England. V. stands on an open bay and has no wet docks. During the prevalence of N. winds in winter the shipping in the bay (which on other sides is well sheltered) is exposed to heavy seas. Large vessels anchor in 15-30 fathoms. The Custom-House Mole has a depth at high water of 36 ft. outside, 33 ft. inside; at low water outside 33 ft., inside 30 ft. V. was visited in 1835 by a terrible earthquake. Founded by the Spaniard Saavedra, V. was pillaged by Drake in 1578, and by Hawkins in 1594. In 1866 it was bombarded by the Spanish admiral Nuñez, and in 1891 occupied by the Chilean insurgents. Mean temp. (10 yrs., 1863-72), yr. 57.6° F., Jan. 63.0°, July 52.8°; mean rfall. (5 yrs.), yr. 13.5 in. P. (1874) 97,600; (1885) 105,000.

**Valparaiso**, vil., Mexico, state Zacatecas, 56 m. SW. Fresnillo. P. (comm.) 12,400.

**Valparaiso**, city, U.S., Indiana, Porter co., 36 m. SE. Chicago (Ill.). P. 5100.

**Valpelline**, vil., Italy, Piedmont, prov. Turin, 6 m. NNE. Aosta; has mines of copper and iron pyrites. P. <2000.

**Valperga**, vil., Italy, Piedmont, prov. Turin, 13 m. SW. Ivrea, on r. bk. of the Orco. About 1 m. W. is the Sanctuary of Bemonte, much frequented by pilgrims and excursionists. P. <2000.

## SUGGESTIVE EXERCISES

### *State (or Territorial) Gazetteers*

1. Write a brief composition stating the general kinds of information to be found in state gazetteers.

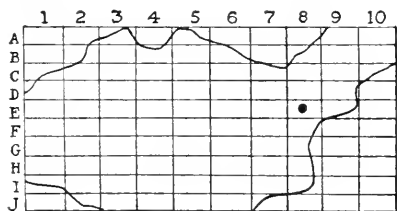
2. Why is a good gazetteer useful in a business office?
3. Examine the table of contents of your local gazetteer and state briefly the kinds of information it contains.

*World (or General) Gazetteers*

1. Where is Vladivostok and why is it of great importance?
2. Give a synopsis of the information to be obtained about Valparaiso, Lima, Rio de Janeiro, and Buenos Aires.

**Almanacs and Atlases.**—A good *almanac* may be said to be a pocket edition of a gazetteer. It is usually a most complete and accurate history of a city. In many of the larger cities, almanacs are popular, because they are both inexpensive and useful.

An *atlas* is really a set of maps issued in book form, indexed by states, giving the latest figures of population for countries, states, counties, cities, towns, boroughs, and villages. If, for example, you want to find one of the smaller cities or towns in a state, consult your index. You will probably find after the name of the city an index reference letter and number.



Turn to the state map, follow the letters and numbers indicated on the margins, and you will locate your city at once. This diagram illustrates one method of keying used. The square formed by E and 8 indicates the section of the state in which the city you wish to locate is situated.

There are atlases that are much more pretentious. Books of this sort really give a synopsis of commercial information derived from the latest and most authoritative foreign sources, including trade and consular returns, steamship and railway companies' time-tables, etc. They contain a series of commercial maps of the world, its markets and its trade, statistical maps and diagrams of its chief commercial countries, with their natural resources and communications.



## SUGGESTIVE EXERCISES

1. State briefly the contents of the best almanac issued in your city.
2. In what countries are Pernambuco, Santiago, Valdivia, Guayaquil, Caracas, Port Elizabeth, Brussels, Perth, Lima, Melbourne, Calcutta, London, Paris, Berlin, Brussels, Florence?
3. State in each case approximately how many degrees north or south of the equator these cities are, and their approximate populations.

**Year Books.** — Books of this type may be divided into two classes — *municipal* and *government* year books.

*Municipal* year books, usually published by cities, contain much useful information for citizens concerning its government. *Government* year books, such as the *Statistical Abstract of the United States* (which is prepared by the Bureau of Foreign and Domestic Commerce, under the direction of the Secretary of Commerce and Labor), furnish very accurate information concerning the commercial situation in the United States. Material of this kind is to be obtained in good gazetteers and atlases, but these year books have a value all their own and are to be found on the bookshelves of every prominent business house.

## SUGGESTIVE EXERCISE

1. State briefly the contents of the municipal year book published by your city authorities or under their auspices.

**Cable Codes.** — Reference books that are very widely used are the public cable codes; but as this subject has been covered very fully in the sections on telegrams and cablegrams (see page 163), it need not be discussed further here.

**Official Postal Guide.** — The Post-office Department at Washington issues for a nominal sum the *Official Postal Guide*. It contains instructions to postal employees, rulings of the department, lists of post-offices arranged alphabetically by states and by counties, and much miscellaneous information. It also issues without charge a small pamphlet entitled "Postal Information," which contains much general information about the different mail classifications and postage rates.



## APPENDIX

### DOMESTIC MAIL MATTER

#### CLASSIFICATION AND RATES OF POSTAGE

**DOMESTIC MAIL MATTER** includes mail addressed for local delivery, or for transmission from one place to another within the United States, or to or from or between the possessions of the United States, and to that for transmission to or from the United States or its possessions and officers or members of crews of United States naval vessels, and to or from the United States postal agency at Shanghai, China, and to officers and men of the United States Navy in the United States Naval Hospital at Yokohama, Japan, and is divided into four classes:

**First, Second, Third, Fourth (Parcel Post).**

Domestic rates and conditions, with certain exceptions, apply to mail addressed to Canada, Cuba, Mexico, and the Republic of Panama. The domestic rates apply also to letters, but not to other articles, addressed to Great Britain, Ireland, and Newfoundland, Bahamas, Barbados, British Guiana, British Honduras, Dutch West Indies, Leeward Islands, New Zealand.

**PREPAYMENT OF POSTAGE** on domestic matter at time of mailing, by stamps affixed, is required. By special permission, however, postage on matter of the third and fourth classes mailed in quantities of not less than 2000 identical pieces may be paid in money.

#### FIRST-CLASS MATTER

**FIRST-CLASS MATTER INCLUDES** written matter, namely: Letters, postal cards, post cards (private mailing cards), and all matter wholly or partly in writing, whether sealed or unsealed (except manuscript copy accompanying proof sheets or corrected proof sheets of the same and the writing authorized by law on matter of other classes). Also matter sealed or otherwise closed against inspection.

**RATES OF POSTAGE.** Letters and other first-class matter, two cents for each ounce or fraction thereof. Post cards and postal cards, one cent each.

**"DROP LETTERS,"** addressed for delivery at the office where mailed, one cent for each ounce or fraction thereof when deposited at post offices where letter carrier service is not established. Letters addressed to patrons served by rural or star route carriers, or deposited in boxes along such routes, are subject to postage at the rate of two cents an ounce or fraction thereof. There is no drop rate on mail other than letters.

**THE LIMIT OF WEIGHT** of first-class matter is the same as for fourth-class matter.

## SECOND-CLASS MATTER

**SECOND-CLASS MATTER INCLUDES** newspapers and periodicals bearing notice of entry as second-class matter. No limit of weight is prescribed.

**RATE OF POSTAGE.** Newspapers and periodical publications of the second class, when sent unsealed by others than the publisher or a news agent, one cent for each four ounces or fraction thereof, on each separately addressed copy or package of unaddressed copies. To be entitled to this rate the copies must be complete. Incomplete copies are third-class matter.

**ADDITIONS TO SECOND-CLASS MATTER.** On the wrapper, or the matter itself, there may be written or printed: (1) the name and address of the sender, preceded by the word "from"; (2) the name and address of the person to whom sent; (3) the words "sample copy," or "marked copy," or both, as the case may be.

On the matter itself the sender may place all that is permitted on the wrapper; correct typographical errors in the text; designate by marks, not by words, a word or passage in the text to which it is desired to call attention.

Other writing will subject the package to the first-class rate.

## THIRD-CLASS MATTER

**THIRD-CLASS MATTER EMBRACES** circulars, newspapers, and periodicals not admitted to the second-class, nor embraced in the term "book," miscellaneous printed matter on paper not having the nature of an actual personal correspondence, proof sheets, corrected proof sheets, and manuscript copy accompanying the same, and matter in point print or raised characters used by the blind. (Books are included in fourth-class or parcel post mail.)

**Typewriting and carbon and letter-press copies** thereof are the equivalent of handwriting and are classed as such in all cases. Matter produced by the photographic process (including blue prints) is printed matter. Matter printed on material other than paper is fourth-class.

**Circulars.** A circular is a printed letter sent in identical terms to several persons. It may bear a written, typewritten, or hand-stamped date, name and address of person addressed and of the sender, and corrections of mere typographical errors. When a name (except that of the addressee or sender), date (other than that of the circular), or anything else is handwritten or typewritten in the body of a circular for any other reason than to correct a genuine typographical error, the circular is subject to postage at the first-class (letter) rate, whether sealed or unsealed.

**Reproductions or imitations of handwriting and typewriting** obtained by means of the printing press, neostyle, multigraph, or similar mechanical process will be treated as third-class matter, provided they are mailed at the post office or other depository designated by the postmaster in a minimum number of 20 identical, unsealed copies. If mailed elsewhere or in less quantity, they will be subject to the first-class rate.

**Matter for the Blind.** Letters and reading matter for the blind are transmissible in the mails under certain conditions at special rates, which may be ascertained from the postmaster.

**THE RATE OF POSTAGE** on unsealed third-class matter is one cent for each two ounces or fraction thereof, on each individually addressed piece or package.

**THE LIMIT OF WEIGHT** of third-class matter is four pounds. Parcels of printed matter weighing more than four pounds which do not exceed the limit of weight and size for fourth-class matter come within that class and are mailable at the parcel post rates.

**ADDITIONS TO THIRD-CLASS MATTER.** On the wrapper, envelope, or the tag or label attached thereto, or upon the matter itself, in addition to the name and address of the addressee, there may be written or printed the name, occupation, and residence, or business address, of the sender, preceded by the word "from." There may also be placed on the wrapper, envelope, tag, or label, either written or otherwise, the inscription "Do not open until Christmas," or words to that effect, and any printed matter mailable as third-class, but there must be left on the address side a space sufficient for a legible address, postmark, and the necessary postage stamps.

The words "Please send out," or "Post up," or other similar direction or requests, not a part of the address, nor necessary to effect delivery, may not be placed upon the wrapper of third-class matter or upon the matter itself without subjecting it to postage at the letter rate.

On the matter itself the sender may place all that is permitted on the wrapper, and may make marks other than by written or printed words to call attention to any word or passage in the text, and may correct any typographical errors. There may also be written or printed upon any photograph, or other matter of the third-class, a simple manuscript dedication or inscription not in the nature of personal correspondence. Such words as "Dear Sir," "My dear friend," "Yours truly," "Sincerely yours," "Merry Christmas," "Happy New Year," and "With best wishes," written upon third-class matter, are permissible inscriptions. A serial number written or impressed upon third-class matter does not affect its classification.

**Written designation of contents**, such as "printed matter," "photo," is permissible upon the wrapper of third-class matter.

**Enclosures.** A single card bearing the written name and address of the sender, or an envelope bearing a written or printed name and address of the sender, may be enclosed with a circular or other third-class matter without affecting its classification.

**Hand-stamped imprints** on third-class matter will not affect its classification except when the added matter is in itself personal or converts the original matter into a personal communication; in the latter case, however, the mailing at one time at the post office window or other depository designated by the postmaster of not less than 20 identical, unsealed copies will be sufficient evidence of impersonal character to entitle such matter to the third-class rate.

**Corrections in proof sheets** include the alteration of the text and insertion of new matter, as well as the correction of typographical and other errors; include also marginal instructions to the printer necessary to the correction of the matter or its proper appearance in print. Part of an

article may be entirely rewritten if that be necessary for correction. Corrections should be upon the margin of or attached to the proof sheets. Manuscript of one article cannot be enclosed with proof or corrected proof sheets of another except at the first-class rate.

#### FOURTH-CLASS MATTER (DOMESTIC PARCEL POST)

**FOURTH-CLASS MATTER EMBRACES** that known as domestic parcel post mail, and includes merchandise, farm and factory products, seeds, cuttings, bulbs, roots, scions, and plants, books (including catalogs,) miscellaneous printed matter weighing more than four pounds, and all other mailable matter not embraced in the first, second, and third classes.

**EXTENT AND USEFULNESS OF PARCEL POST.** The domestic parcel post offers a convenient, quick, and efficient means of transporting mailable parcels to any post office in the United States or its possessions. The service reaches more places than any other transportation agency. It brings producers and consumers into closer contact, thus opening the way to reducing the high cost of living. Special treatment and advantages are accorded to shipments of farm products weighing between 20 and 50 pounds. Low postage rates, based on the service rendered, are provided. The rates to near-by zones are particularly advantageous. Parcels may be insured against loss and may be sent C. O. D.

**RATES OF POSTAGE — TO BE FULLY PREPAID — UNSEALED —** are as follows:

(a) Parcels weighing 4 ounces or less, except books, seeds, plants, etc., 1 cent for each ounce or fraction thereof, any distance.

(b) Parcels weighing 8 ounces or less containing books, seeds, cuttings, bulbs, roots, scions, and plants, 1 cent for each 2 ounces or fraction thereof, regardless of distance.

(c) Parcels weighing more than 8 ounces containing books, seeds, plants, etc., parcels of miscellaneous printed matter weighing more than 4 pounds, and all other parcels of fourth-class matter weighing more than 4 ounces are chargeable, according to distance or zone, at the pound rates shown in the following table, a fraction of a pound being considered a full pound:

### FOREIGN MAIL MATTER

#### RATES OF POSTAGE

The rates of postage applicable to articles for foreign countries are as follows:

	CENTS.
Letters for the Bahamas, British Honduras, Barbados, Leeward Islands, British Guiana, Dutch West Indies, New Zealand, Canada, Cuba, Mexico, Republic of Panama, city of Shanghai (China), England, Ireland, Newfoundland, Scotland and Wales, per ounce . . .	2
Letters for all other foreign countries:	
For the first ounce or fraction of an ounce . . . . .	5
For each additional ounce or fraction of an ounce . . . . .	3
Single post cards (including souvenir cards), each . . . . .	2
Reply postal cards, each . . . . .	4

	CENTS.
Printed matter of all kinds, for each two ounces or fraction of two ounces . . . . .	1
Commercial papers, for the first ten ounces or less . . . . .	5
For each additional two ounces or fraction of two ounces . . . . .	1
Samples of merchandise, for the first four ounces or less . . . . .	2
For each additional two ounces or fraction of two ounces . . . . .	1
Registration fee in addition to postage . . . . .	10

## CLASSIFICATION

Articles for or from foreign countries (except Canada, Cuba, Mexico, the Republic of Panama, and the United States Postal Agency at Shanghai) are classified as "Letters," "Post Cards," "Printed Matter," "Commercial Papers," and "Samples of Merchandise." There is no provision in the Postal Union mails for merchandise other than samples.

**LETTERS.** When a package is prepaid in full at the letter rate, it is treated as letter mail, provided it does not contain prohibited articles. Such packages may contain merchandise not sent as trade samples. Sealed or unsealed packages which appear to contain dutiable matter will be inspected by customs officers of the country of destination and the proper customs duties will be levied.

**POSTAL CARDS.** The United States international 2-cent single and reply postal cards should be used for correspondence with foreign countries, except Canada, Cuba, Mexico, the Republic of Panama, and Shanghai, to which the domestic 1-cent single and reply postal cards are available.

**Private mailing cards** are transmissible to foreign countries at the rate of 2 cents each, provided they conform to the conditions prescribed for similar cards in our domestic mails. If entirely in print and bearing no personal message, they may be sent at the rate of 1 cent each. Those addressed to Canada, Cuba, Mexico, Republic of Panama, and Shanghai may be sent at 1 cent each.

**PRINTED MATTER.** The rate of postage on printed matter in the foreign mails is one cent for each two ounces.

**COMMERCIAL PAPERS.** This class includes all instruments or documents written or drawn wholly or partly by hand, which have not the character of an actual and personal correspondence.

**SAMPLES OF MERCHANDISE.** Packages of miscellaneous merchandise in the regular mails for foreign countries (except Canada, Cuba, Mexico, Republic of Panama, and Shanghai) are restricted to *bona fide* samples or specimens having no salable or commercial value in excess of that actually necessary for their use as samples or specimens.

Samples of merchandise must conform to the following conditions:

(1) They must be placed in bags, boxes, or removable envelopes in such a manner as to admit of easy inspection.

(2) They must not have any salable value nor bear any manuscript other than the name or profession of the sender, the address of the addressee, a manufacturer's or trade mark, numbers, prices and indications relating to the weight or size of the quantity to be disposed of, and words which are necessary to indicate precisely the origin and nature of the merchandise. Packages of samples of merchandise must not exceed twelve ounces in weight, twelve inches in length, eight inches in breadth, and four inches in thickness.

## FOREIGN PARCEL POST

For information concerning Foreign Parcel Post, see N. Y. Circular 77 published by the Post-Office.

## COMMERCIAL ABBREVIATIONS

Account	aect. or a/c	Building	bldg.
Account current	aect. cur.	Bundle	bdl.
Advertisement	ad. or advt.	Bushel	bu. or bus.
Agent	agt.	Buyer's Option	B. O.
All correct	O. K.		
America	Am. or Amer.	Canada	Can.
American	Am. or Amer.	Capital	cap.
Amount	amt.	Captain	Cap. or Capt.
Anonymous	anon.	Care of	c. o. or c/o
Answer	ans.	Cashier	cash.
Ante meridiem	a.m.	Cash (or collect) on delivery	C. O. D. or c. o. d.
April	Apr.	Cash with order	c. w. o.
Assistant	asst.	Catalogue	cat. or catal.
Association	assn.	Cent	c. or ¢
At	@	Certificate	cert. or certif.
Attorney	atty.	Chapter	ch.
August	Aug.	Company	Co.
Avenue	Av. or Ave.	Cost, insurance and freight	c. i. f.
Balance	bal.	County	Co.
Bank	bk.	Court House	C. H.
Barrel	bbl.	Credit	cr.
Basket	bkt.	Creditor	cr.
Between	bet.		
Bill of Exchange	B/E	Days after date	d/d
Bill of Lading	B/L	Days' date	d/d
Bill of Sale	B/S	Days' sight	d/s
Bills Payable	B/P	Debtor	dr.
Book	bk.	December	Dec.
Borough	bor.	Degree	deg.
Bought	bot.	Department	dept.
Boxes	bxs.	Discount	disc. or diset.
Brother	Bro.		
Brothers	Bros.		



Ditto	do.	Inch	in.
Dividend	div.	Incorporated	inc.
Division	div.	Instant	
Doctor	Dr.	(present month)	inst.
Dollar	dol.	Institute	inst.
Dozen	doz.	Insurance	ins.
Draft	dft.	Interest	int.
		Inventory	inv.
Each	ea.	Invoice	inv.
East	E.	I owe you	I. O. U.
England	Eng.		
English	Eng.	January	Jan.
Errors and omissions		Journal	jour.
excepted	e. & o. e.	Junction	June.
Errors excepted	e. e.	Junior	Jr.
Et cetera	etc.		
Example	ex.	Ledger	ledg.
Exchange	ex.	Ledger folio	l. f.
Express	exp.	Letter of Credit	L/C
		Limited	lim. or ltd.
Fahrenheit	F. or Fahr.		
February	Feb.	Madame	Mme.
Feet	ft.	Mademoiselle	Mlle. or
Figure	fig.		Mdlle.
First class	A1	Manufactures	mfrs.
Folio	fol.	Manufacturing	mfg.
Foreign	for.	Manuscript	MS.
For example	e.g.	Manuscripts	MSS.
Free on board	f. o. b. or	March	Mar. or
	F. O. B.		Mch.
Freight	frt.	Measure	meas.
Friday	Fri.	Memorandum	memo. or
			mem.
Gallon	gal.	Merchandise	mdse.
Gross	gro.	Meridiem (noon)	m.
		Messieurs	Messrs.
Hogshead	hhd.	Minute	min.
Honorable	hon.	Miscellaneous	misc.
Horse-power	h. p.	Mister	Mr.
Hundred	hund.	Mistress (Missis)	Mrs.
Hundredweight	cwt.	Monday	Mon.

National	Natl.	Publishing	pub.
No good	n. g.		
North America	N. Am. or No. Am.	Quart Quarter	qt. qr.
Northeast	N. E.		
Northwest	N. W.	Railroad	R. R.
Nota bene		Railway	Ry.
(note well)	N. B.	Receipt	rect. or rec't
Notary Public	N. P.		
Number	No.	Received	recd. or rec'd
October	Oct.	Reference	ref.
Ounce	oz.	Register	reg.
Package	pkg.	Saint	St.
Page	p.	Saturday	Sat.
Pages	pp.	Schooner	schr.
Paid	pd.	Secretary	sec.
Pair	pr.	Section	sec.
Part	pt.	Sellers' Option	S. O.
Payment	payt. or paym't	Senior	Sr.
Peck	pk.	Shilling	s.
Pecks	pks.	Sight draft	S/D
Pennyweight	pwt. or dwt.	South	S. or so.
Per annum	per an.	Southeast	S. E.
Per centum	per cent. or %	Square	sq.
Pint	pt.	Steamer	str.
Postmaster	P. M.	Steamship	s. s.
Post meridiem		Street	st.
(afternoon)	p.m.	Sunday	Sun.
Post Office	P. O.	Superintendent	supt.
Postscript	p. s.	Territory	ter.
Pounds sterling	£	That is (id est)	i.e.
Pounds, shillings, and pence	£ s d	Thursday	Thurs.
Preferred	pf. or pfd.	Ton	T.
President	Pres.	Tonnage	tonn.
Proximo (next month)	prox.	Township	tp.
Publisher	pub.	Treasurer	treas.
		Ultimo (last month)	ult.

Versus (against)	vs. or v.	Week	wk.
Vice-President	V. P.	Weight	wt.
Videlicet (to wit)	viz.	West	W.
Volume	vol.	Wharf	whf.
Way bill	W/B	Yard	yd.
Wednesday	Wed.	Year	yr.



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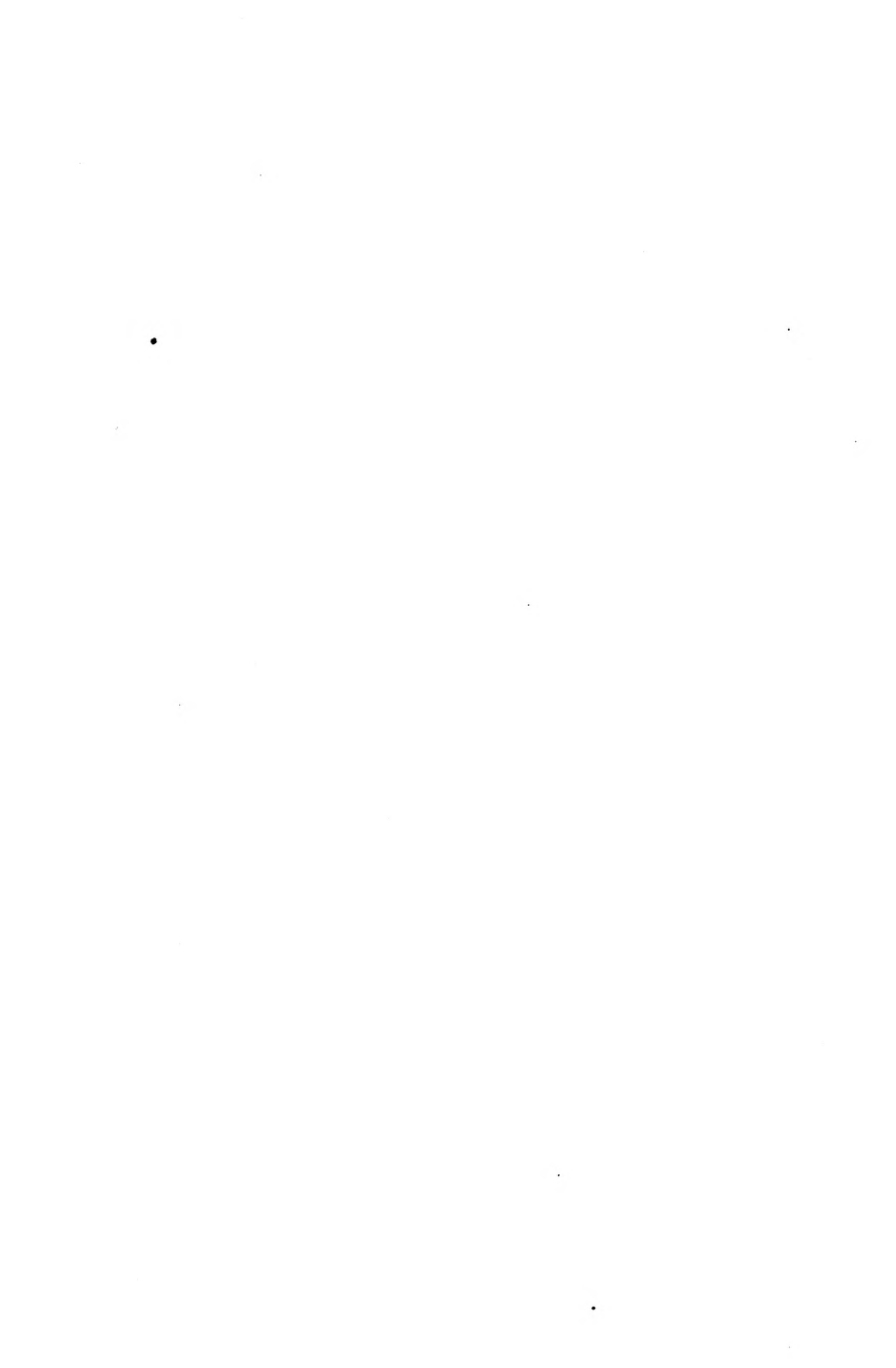
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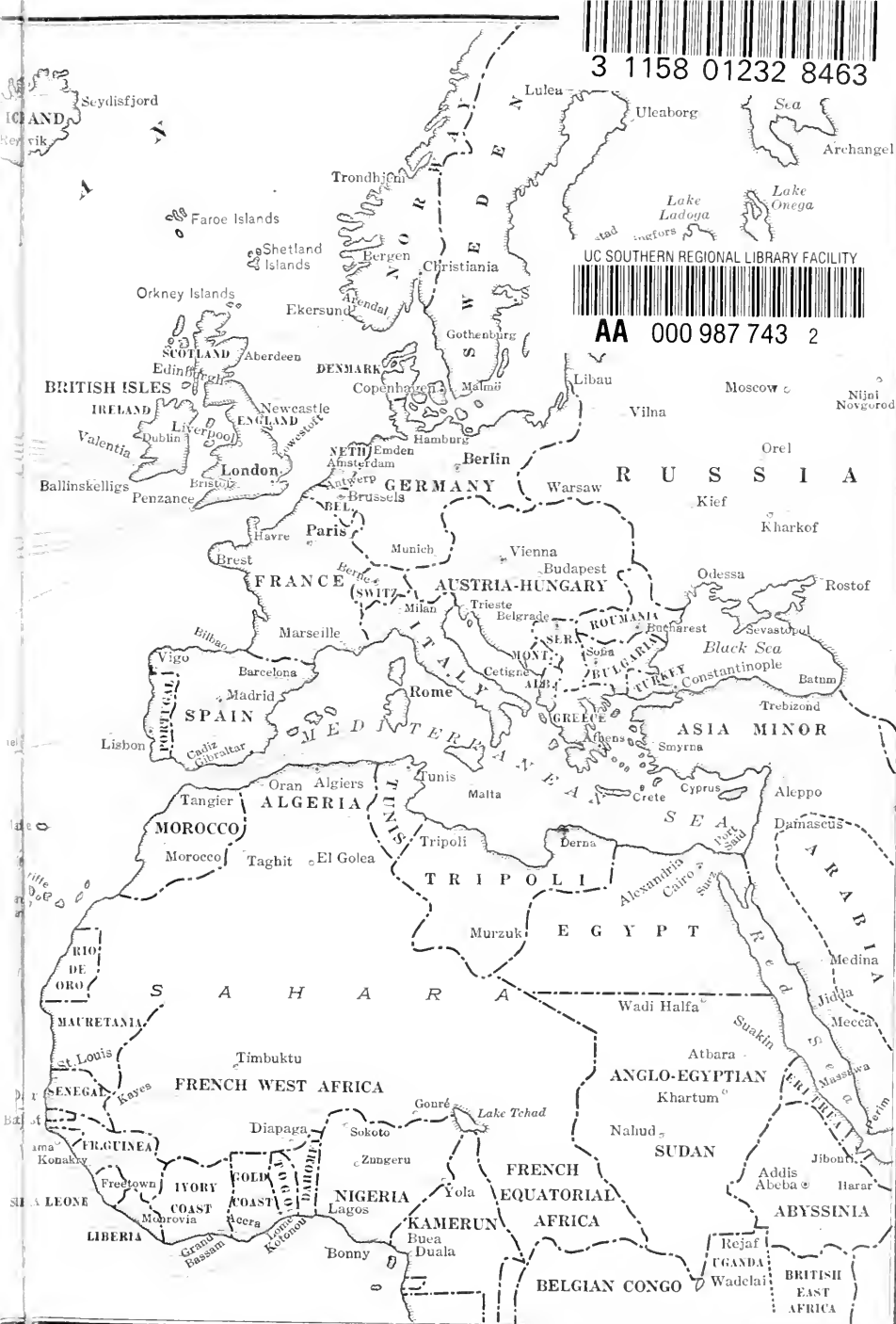
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